THE PROGRESSIVE BUSINESS LETTER WRITER

AND MANUAL OF COMMERCIAL FORMS

The Progressive

Business Letter Writer

And Manual of Commercial Forms

CONTAINING

A Large Variety of the Most Modern and Approved Model Compositions, Specimen Business Letters and Forms

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This work, while embracing a broad range of commercial correspondence, affords, to no inconsiderable extent, a passing glimpse into the practical operation of many important branches of commercial and industrial endeavor

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PREFACE.

The art of business letter writing, in this era of vast diversity in mercantile, industrial and professional activities, cannot be overestimated as a prominent factor of material success.

The uncompromising competitive spirit of modern times, in the great fields of commerce and manufacture, requires, as an imperative obligation, that every person engaged in any business pursuit should be thoroughly armed and equipped with the most modern and approved weapons of competitive warfare that science can devise and provide.

The ability to write a well composed, lucid, forceful and convincing business letter, by the correspondent of a mercantile or industrial concern, is an asset of intrinsic value which is not overshadowed in importance by the capital invested, or any of the other accessories to operation, which are the determinants of failure or success, according to the manner in which they are applied: intelligently or otherwise, as the case may be.

Whilst it is true that some are gifted by nature with a special talent for the acquisition of this art, and possess unusual aptness and facility, there is no reason why those who are not equally favored, should not also, by dint of application and perseverance, attain as high a plane in excellence of execution.

In presenting this work to the public, it has been the aim of the author to construct his specimen letters in conformity with the actual spirit of the times, and the real necessities of the contemporaneous business man, rather than with the ideal, theoretical and pedantic compositions, much in vogue during recent years, and largely stereotype in character.

Believing that all the elements of a good business letter are contained in just such correspondence as passes daily between well educated and practical men of affairs, the author has made a departure from the well worn and beaten track,

and should his work serve the end which it contemplates, and afford to the countless earnest and ambitious employers and employes in business life, an opportunity to perfect themselves in this indispensable science, he will feel amply repaid for the thought and painstaking labor invested in his work.

THE AUTHOR.

INTRODUCTORY REMARKS.

Brevity in a business letter is very desirable; but does not necessarily imply restriction. The letter should be so composed, and the several subjects so separated, as to cover each one comprehensively before proceeding to another.

A letter of only a few lines may be considered unduly long, if overcharged with unnecessary verbiage, or if it contains irrelevant matter, or allusions not pertinent to the theme.

A letter of several pages may be considered restricted unless its treatment of the facts and ideas to be conveyed is of sufficient amplitude.

The use of superfluous adjectives, repetition of words or redundancy of expression in any sense, should be eschewed.

Tautology, or an expression of the same idea in other language, is a prevalent fault, and should be avoided in correspondence.

In the punctuation of a letter more than ordinary care should be exercised in placing the marks, until the practice of distributing them correctly, becomes a fixed habit, tantamount to an instinct, enabling the writer, unconsciously, to separate his sentences without error.

The value of a business letter is impaired by the use of uncommon words, where simpler modes of expression will serve the same purpose.

Whilst the practice is not strictly proscribed, it is preferable not to conclude sentences with insignificant words, such as: than, for, at, by, to, etc.

The difference in ornateness of style is apparent in the following sentences:

(1) How much did you bargain for?
(2) Which boat did you arrive by?
(3) What town did you stop at?

(4) What resort shall we go to?
(5) There is no horse which mine cannot run faster than.

Preferable construction of sentences.

(1) For how much did you bargain?
(2) By which boat did you arrive?
(3) At which town did you stop?
(4) To what resort shall we go?
(5) There is no horse than which mine cannot run faster.

ELEMENTARY.

Titles of courtesy and their abbreviations as used in the United States.

	Abbreviation
Mister—(**formerly master**) masculine singular; used in addressing one person	**Mr.**
Messieurs—(**Fr.**) masculine plural; used in addressing two or more persons	**Messrs.**
Master—used in addressing a boy	None.
Mistress—(**pron. Missis**) feminine singular; used in addressing a married lady or widow	**Mrs.**
Mesdames—(**Fr.**) feminine plural; used in addressing two or more married ladies or widows	***Mmes.**
Miss—feminine singular; used in addressing a maiden lady	None.
Misses—feminine plural; used in addressing two or more maiden ladies	None.

Note—The title Esquire, abbreviated Esq., has been omitted from the above titles, as it is fast falling into disuse, and will, at no remote period, become obsolete. It is now rarely used in business correspondence; although the practice is adhered to in some localities to a limited extent in addressing lawyers and Justices of the Peace.

This title, or form of address, originated in England and was applied to public officers in certain capacities, and to the younger sons of noblemen.

Following the prevailing custom in England, the title was first used in the United States in addressing public officers of nearly every degree, and gradually drifted into general use, without regard to official position or station in life. The use of this title in modern business correspondence is deprecated.

***Abbreviation rarely used and not recommended.**

Reverend—used in addressing a clergyman or rabbi.....**Rev.**
Right Reverend—used in addressing a bishop.....**Rt. Rev.**
Doctor of Divinity—used in addressing a clergyman upon whom the highest degree of a faculty has been conferred .....**D. D.**
Doctor of Laws and Legislation—used in addressing a lawyer upon whom the highest degree of a faculty has been conferred.....**LL. D.**
Doctor, or Doctor of Medicine—used in addressing a graduated physician .....**Dr., or M. D.**
His Excellency—used in addressing the President of the United States, the Governor of a State, and Ministers of foreign countries .....None.
Honorable—used in addressing the Vice-President of the United States, Cabinet Officers, United States Senators, Representatives in Congress, Assistant Secretaries, Comptrollers, Heads of United States Government Departments, Auditors of the United States Treasury, Clerks of the United States Senate and House of Representatives, State Senators, Judges of Courts and Mayors of Cities.....**Hon.**
Professor—used in addressing scholars, scientists, specialists in any department of knowledge, and professors of educational institutions .....**Prof.**

Note—As there is being carried on continually correspondence between the several military branches of the United States Government, and civilians engaged in mercantile, manufacturing and contracting businesses, the abbreviations for the various ranks of Naval and Army Commissioned Officers are given below; but in addressing these officers the better form is to write the rank in full.

ARMY.	Abbreviations
Major General	**Maj. Gen.**
Brigadier General	**Brig. Gen.**
Colonel	**Col.**
Lieutenant-Colonel	**Lt. Col.**
Major	**Maj.**
Captain	**Capt.**
Lieutenant	**Lieut. or Lt.**

*Adjutant General	**Adjt. Gen.**
*Quartermaster General	**Q'm'r Gen.**
Quartermaster	**Q'm'r.**
*Inspector General	**Insp. Gen.**
*Surgeon General	**Sur. Gen.**
*Commissary General	**Commis. Gen.**
*Paymaster General	**Pm. Gen.**
*Judge Advocate General	**Judge Adv. Gen.**

*In War Department.

MARINE CORPS.

Note—The ranks of officers in the Marine Corps correspond with those in the regular army from Colonels in the descending scale. There is but one rank above Colonel which is Major-General Commandant, Abbreviated, Maj.-Gen. Comdt.

NAVY	Abbreviations
Admiral	**Ad.**
Rear Admiral	**Rear Ad.**
Captain	**Capt.**
Commander	**Comdr.**
Lieutenant Commander	**Lieut. or Lt. Comdr.**
Lieutenant	**Lieut. or Lt.**
Ensign	**Ens.**
*Paymaster General	**Pm. Gen.**
*Judge Advocate General	**Judge Adv. Gen.**
*Commandant Marine Corps	**Comdt. Marine Corps.**

*In Navy Department.

Note—Only the official titles of officers connected with the War and Navy Departments, whose duties may require correspondence with civilians, are given above.

FORMS OF SALUTATION.

Sir.—Form used principally in official correspondence.

Sirs.—Plural of Sir, used in addressing two or more.

Dear Sir.—Preferred business form.

Gentlemen.—Preferred business form and plural equivalent for Dear Sir. Used in addressing two or more persons, a firm, company or corporation.

Madam.—Formal salutation.

Dear Madam.—Standard business salutation used in addressing a married lady **(or single lady when the matrimonial status is unknown)**.

Ladies.—Used in addressing two or more ladies.

Mesdames.—Principally used in shop announcements, as openings of mantuamakers, etc.; and frequently in forms used in social intercourse or society functions.

FORMS OF CLOSING.

(1) Yours truly.
(2) Yours very truly.
(3) Very truly yours.
(4) Respectfully.
(5) Respectfully yours.
(6) Yours respectfully.
(7) Cordially.
(8) Cordially yours.
(9) Yours cordially.
(10) Very cordially yours.
(11) Yours very cordially.

Note—Nos.(1), (2) and (3) are standard business forms of closing, with preference in favor of No. (1); because of its brevity and sufficiency.

Nos. (4), (5) and (6) are used principally by persons of inferior rank or station, in correspondence with a superior—as from a subordinate in a large corporation to a high official; but it is not an arbitrary requirement in a democracy, where the accepted business closings, viz. (1), (2) and (3), satisfy all demands for deference and respect. No. (4) of these forms is very generally used in government and other official correspondence.

Nos. (8), (9), (10) and (11) are variations of form (7), and are principally used in friendly or social correspondence; but frequently are, and can be with propriety, used in semi-social and business correspondence, such as is interchanged between professional people and their clientele.

COMPONENT PARTS OF A LETTER.

A letter is composed of nine parts, viz.:

(1) Name of place where written.
(2) Date.
(3) Title of courtesy and name of person addressed.
(4) Name of place to which letter is addressed.
(5) Salutation.
(6) Subject.

(7) Complimentary closing.
(8) Signature.
(9) Address on envelope.

STANDARD ARRANGEMENT OF LETTERS, FORMS OF.

Note.—The letters contained in this work are presumed to be written on commercial paper bearing an appropriate heading of the firm, manufacturing concern, corporation, etc., of the correspondents.

In directing the envelope the name of the individual, firm, or whatever the concern may be, should be plainly written, and the kind of business also given; but in the letter proper, it is not necessary, though not improper, to state the kind of business. For instance, when writing to a publishing firm the address in the letter proper should be as follows:

Messrs, John Doe & Co.,
New York City, N. Y.

or

Mr. Jeremiah Blackston, Prest.,
Chicago, Ill.

The superscription on the envelope for the above two samples should show the kind of business, as follows:
Messrs. John Doe & Co., Publishers,

All three correct

125 Q Street, (or St.)
or
No. 125 Q Street, (or St.)
or
 # 125 Q. Street, (or St.)

Mr. Jeremiah Blackston, Prest.,
N. Y. & E. R. R. Co.,
Chicago,
Ill.

TO AN INDIVIDUAL.

(1) Name of place where written. (2) Date.
New York City, N. Y., Jan. 25, 19—

(3) Title of courtesy and name of person addressed.
Mr. Charles Addison,

(4) Name of place to which letter is addressed.
St. Louis, Mo.

(5) Salutation.
Dear Sir:

(6) Subject.
In reply to your letter of (**or of the**) 22d inst., * * *

(7) Complimentary closing,
Yours truly,

(8) Signature.
Alexander & Co.

(9) Address on envelope

Mr. Charles Addison,
12 Market Street (**or St.**),
St. Louis, Mo.

TO A FIRM.

(1) Name of place where written. (2) Date.
Boston, Mass., June 1, 19—

(3) Title of courtesy and name of firm addressed.
Messrs. Baldwin & Davis,

(4) Name of place to which letter is addressed.
New Orleans, La.

(5) Salutation.
Gentlemen:

(6) Subject.
Referring to your letter of (**or of the**) 27th ulto., * * *

(7) Complimentary closing.
Yours truly,

(8) Signature.
R. T. Parker & Co.

(9) Address on envelope.

Messrs. Baldwin & Davis,
210 Canal Street (**or St.**),
New Orleans, La.

TO A COMPANY OR CORPORATION.

Note.—The title of courtesy "Messrs." is not used in addressing companies or corporations where the article "The" is prefixed, as indicated below.

(1) Name of place where written. (2) Date.
Chicago, Ill., Oct. 1, 19—

(3) Title of courtesy and name of company or corporation addressed.
The Consolidated Gas Co.,

(4) Name of place to which letter is addressed.
Boston, Mass.

(5) Salutation.

Gentlemen:

(6) Subject.

Your favor of (or of the) 28th ulto., received. The goods will be shipped as directed * * *

(7) Complimentary closing.

Yours truly,

(8) Signature.

National Tube Works,
per Samuel Ellis,
Prest.

Note.—A form of arrangement in which the title of courtesy and name of person addressed, (No. 3), placed at the bottom of the letter, is often used in England, but is not to any extent prevalent in the United States, and is disapproved in modern business correspondence.

PUNCTUATION.

Punctuation is indispensable to the correct construction of a letter or discourse, and serves to divide the subject matter into sentences in such manner as to show the relation of their several parts and make their meaning clear and unmistakable.

No better means are available for acquiring a clear and forceful style of expression in writing, or for mastering the art of punctuation, than a careful observance of the formation of sentences and distribution of punctuation marks, appearing in high class literature, emanating from finished writers of classic fiction, or authors of scholarly attainment in other fields of literary work.

Note.—The punctuation marks principally used and ordinarily sufficient, are: Period, colon, semicolon, comma, interrogation, dash, parenthesis, brackets and quotation marks.

As there are among the numerous classes of mercantile and industrial pursuits, many such as publishers, authors, printers, linotypers, officers and employes of transportation companies, et al.—whose duties require familiarity, not only with the punctuation marks above mentioned; but also with the full complement of typographical signs, the list of both is below given in full.

. Period.
: Colon.
; Semicolon.
, Comma.
? Interrogation.
— Dash.
() Parenthesis.
! Exclamation.
[] Brackets, or Crochets.
' Apostrophe.

- Hyphen.
' Accute Accent.
` Grave Accent.
^ Circumflex Accent.
~ Circumflex, or Tilde.
¯ The Long, or Macron.
˘ The Short, or Breve.
¨ Diæresis.
ʌ Caret.
¸ Cedilla.
" " Quotation Marks.
*** Ellipsis.
. . . Ellipsis; also, Leaders.
——Ellipsis.
* Asterisk.
† Dagger, or Obelisk.
‡ Double Dagger.
§ Section.
|| Parallels.
¶ Paragraph.
☞ Index.
* * * * Asterism.

The Period (.) should be placed after every declarative or imperative sentence; as, "Idleness is the mother of vice." "Be not led astray." It should be used after every abbreviation, as, C. O. D. for cash on delivery; MS. for manuscript.

It should follow letters used to represent numbers; as, Book V., Chap. VI.

Sobriquets (**nick names**) are not abbreviations, and should not be followed by a period; as for instance, **Jim** Houston, **Tom** Moore; for which the abbreviations would be Jas., Thos.

The Colon (:) is placed between parts subdivided by semicolons. It is used also before a quotation, an enumeration, or observation introduced by the words, "the following," "as follows;" or any equivalent expression.

Examples.

(1) This he demonstrated in the following manner: He first took a glass tube * * *

(2) Talleyrand said: "Language was made to conceal one's thoughts."

(3) I am shipping you the following goods: One pair military brushes * * *

The Semicolon (;) is used between parts subdivided by commas.

Examples.

(1) Reformers have come and reformers have gone; but Cæsar lives forever.

(2) Some animals that do not eat meat, were once carniverous; that is, the possession of incisors sustain the theory.

The Comma (,) separates from what proceeds or follows, or both, co-ordinate and subordinate clauses not restrictive.

Examples.

(1) I love him, because he has always been kind to me.
(2) Do not fall into error, however tempted.
(3) This, however, I could not do.
(4) In the party there were white men, Indians, Malays, Negroes, and representatives of * * *

The Interrogation Mark (?) is placed after every question.

Example.

Who discovered America?

The Exclamation Mark (!) expresses emotion, and is placed after such words as "O" and "Oh," when used in the vocative. Where not used in the vocative " Oh " is followed by a comma.

Examples.

(1) O death where is thy sting!
(2) Oh! all is lost.
(3) Oh, how beautiful.

The Dash (—) is used parenthetically, and is equivalent in effect to the parenthesis.

Example.

This man—and I knew him well—was the inventor of the * * *

The Parenthesis (()), or curves, serve to enclose an explanatory or qualifying sentence, phrase, or word inserted in the sentence, without any grammatical connection with it.

Example.

It is generally claimed, (though not conceded by some) that modern invention will materially decrease the wages of labor.

The Brackets ([]) serve to enclose interpolations, corrections, or explanatory information made by the transcriber.

Example.

(1) The agent has went [gone] to the country.

(2) My brother [the banker] is expected in town tomorrow.

The Apostrophe (') denotes possessive case, as, Mary's lamb. It indicates an omission of letters in a word, as, ne'er for never.

The Hyphen (-) is used between compound words, as, clear-headed. Also at the end of a line terminating with the syllable of a broken word.

The Acute Accent (´) used to regulate pronunciation, indicates stress or accented syllables, as, ac´cent. Also shows when the final **e** should be pronounced, as, (**Fr.**) mangé (eaten).

The Grave Accent (`) (**used principally in Fr.**) indicates vowel quality, as in: **mère** (**mother**), in contradistinction to the sound of **e** in de (of, from, etc.), or dé (**thimble**). Also distinguishes meaning of Fr. words, as between la (**feminine of the article, the**), and là (**there**).

The Circumflex Accent (^), is now used in Fr., as in même (**same**), and was formerly used in Eng.; but has been superseded, as a diacritical mark in Eng., by the Tilde (~), which denotes a combination of "long" and "broad" quality, etc., as in ẽrr.

The Circumflex, or Tilde (^), (**see Circumflex Accent.**)

The Long, or Macron (¯) denotes long sound when placed over a vowel.

The Short, or Breve (˘) denotes short sound when placed over a vowel.

The Diæresis (¨) denotes separate pronunciation when placed over the second of two adjacent vowels, as in zoölogy, reënforce.

The Cedilla (¸) is used in Fr. under the **c** to give it the sound of **s**.

The Caret ^ is used to indicate the place in a sentence, where letters or words, interlined above, have been omitted.

Example.

i e
The brd flew over the fild.
^ ^

The Quotation Marks (" ") enclose quoted language.

Example.

"Come into my parlor," said the spider to the fly.

The Brace (}) connects several words with one common term.

Examples.

Sugar { granulated. pulverized. loaf.

Officers { President. Secretary. Cashier.

The Ellipsis (* * * or . . . (**also, Leaders**) or ——) denotes intentional omission of letters or words.

Example.

The play was interrupted for a few minutes * * * and then proceeded.

The omitted words supplied.

The play was interrupted for a few minutes **by an accident behind the scenes** and then proceeded.

Reference Marks

(1) The Asterisk (*)
(2) The Dagger or Obelisk (†)
(3) The Double Dagger (‡)
(4) The Section (§)
(5) The Parallels (‖)
(6) The Paragraph (¶)
(7) The Index (☞)
(8) The Asterism (⁂ or ⁂)

Nos. 1, 2, 3, 4, direct attention to authorities or explanatory foot notes.

Examples.

"Soldiers," said Napoleon, pointing to the pyramids in Egypt, "forty centuries look down upon you*." Train leaves daily at 10.30 A. M.†. Limited Express leaves daily at 3 P. M.‡. Fast freight leaves daily at 9 A. M.§.

* Louis Blanc's Hist. Fr. Revolution, vol. V, p. 200.

† Except Sunday.

‡ Three stops only between Chicago and Kansas City.

§ Carries palace stock cars.

No. 5 directs attention to both marginal and foot notes.

No. 6 is a marginal mark indicating a change of subject.

No. 7 directs special attention to a statement.

No. 8 directs attention to a special passage.

CAPITAL LETTERS.

Capital letters should be used:

For the pronoun **I.**

For the commencement of every sentence.

For proper nouns, as, the ship **Clyde.**

For personified nouns, as, **Spring** hangs her infant blossoms on the trees.

For proper adjectives, as, the **English** language—the **French** people.

For titles, as, the book is entitled, **A Treaties on Psychological Phenomena.**

BUSINESS CORRESPONDENCE.

Letters of Merchants, Storekeepers, Manufacturers, Brokers, Corporations and Others.

NO. 1.

Business location, inquiry concerning.

Springfield, Mass., Jan. 3, 19—.

Messrs. Norris, White & Co.,
Omaha, Neb.

Gentlemen:

For a long time I have been contemplating moving my capital and business to some more promising section of the

country, and I have finally decided to do so at a very early date, or, when I shall have obtained such reliable information, as will enable me to act intelligently.

For the past fifteen years I have been engaged in the hardware and tin roof contracting business, on comparatively an extensive scale for this overbuilt and well developed section of the country; but the competition is so great that the profits have become almost negligible, and no longer justify the risk of losses, and the expenditure of an active business man's time and energy.

Feeling assured that I may, without seeming indelicacy, presume upon our early acquaintance and pleasant business relations, to ask at your hands the favor of such intelligence as you can impart concerning the business conditions and prospects in your city for another establishment in my calling, I am writing you these few lines, assuring you that whatever you may vouchsafe in the way of information and advice, shall be borne by me in the kindest remembrance.

Very truly yours,
Albert Walker.

NO. 2.

Reply (to No. 1).

Omaha, Neb., Jan. 11, 19—.

Mr. Albert Walker,
Springfield, Mass.

Dear Sir:

Your letter of the 3rd inst., came to us in the nature of a most agreeable surprise.

We are not only pleased to hear from you after so long a lapse of time; but are delighted beyond measure at the prospect of securing so valuable a factor as yourself in the commercial affairs and civic advancement of our progressive city.

If we have not replied to your welcome letter with more promptness, it is because we have entered with great enthusiasm into the spirit of your contemplated project, and have devoted the intervening time to a close scrutiny and investi-

gation of the conditions existing here, bearing upon the probability of profitable investment in your line.

Not being entirely familiar ourselves with the business in which you are engaged, nor the possibilities of success that its prosecution would promise in this city and section of the country, we have enlisted the friendly offices of business colleagues, who are thoroughly conversant with all the details of the hardware and tin roofing business, and we take pleasure in imparting to you the information which we have derived through these most reliable channels.

As you are no doubt aware, the growth in expanse and population of our city has been phenomenal within the past decade, and it is still advancing, by gigantic strides, in wealth, commercial importance, and all those features which make for the material progress of a community.

Building, which, owing to the recent stringency in money, had suffered some decrease in volume, is just now undergoing a marked revival, and although our business community has always been animated by a spirit of conservatism, the recent investments of capital in permanent improvements would almost suggest a saturnalia of reckless speculation to a casual observer, not familiar with local conditions.

This activity in construction of new plants, etc., however, is by no means abnormal. The past year has seen a large influx of immigration from other states, and is characterized by a more intelligent and scientific development of local industries and surrounding agricultural and other natural resources; all of which demand more space for business operations, etc.

In conclusion we will say, that after careful deliberation, and with full knowledge of the weighty responsibility involved, we feel that we can unhesitatingly, and consonant with ultra conservatism, recommend our city as a field for your future business operations, which from every viewpoint, is unexcelled in this whole western territory.

With the pleasant expectation of welcoming you amongst us in the near future, and renewing our friendship of early days, we are,

Very truly yours,,
Norris, White & Co.

NO. 3.

Order to Brokers for the Purchase of Goods.

Richmond, Va., March 1, 19—.

Messrs. Robert Cole & Co.,
New York.

Gentlemen:

Upon receipt of this order, please buy for our account, at currents market prices:

50 cases Amontilado Sherry.
5 cases Old Tom Gin.
2 cases Italian Vermouth.
10 cases Mum's Extra Dry.
1 cask Santa Cruz Rum.

Use your own discretion as to transportation line in shipping; but endeavor to have the goods reach us at as early a date as possible, and upon receipt of them, with invoice and bill of lading, we will remit sight draft, to your order, on Union National Bank of New York.

Myers, Carter & Co.

NO. 4.

Reply (to No. 3).

New York, March 5, 19—.

Messrs. Myers, Carter & Co.,
Richmond, Va.

Gentlemen:

Thanking you very much for the order contained in your favor of the 1st inst., we advise you that it was not executed immediately upon receipt, for the reason that the market showed evidences of some weakness which promised a slight decline in prices, and of which we were anxious that you should derive the benefit.

Your letter was received on the 2nd inst.; but we did not fill the order until to-day, and you will observe, by glancing over the accompanying market quotations and comparing them with our invoice herewith enclosed, that the decline

shown since receipt of your letter, has fully verified our judgment.

The goods will be shipped by the Baltimore and Ohio Railroad with all possible dispatch.

With the renewed assurance of our most earnest desire to obtain for you, on all occasions, every advantage that the market may offer; and with the pleasant anticipation of your further patronage, we are,

Very truly yours,
Robert Cole & Co.

NO. 5.

Credit, a new firm requesting.

Las Vegas, N. Mex., Oct. 17, 19—.

Messrs. James R. Wilcox & Co.,
Chicago, Ill.

Gentlemen:

Acting upon the suggestion of your traveling salesman, Mr. Arthur Canfield, who is an old acquaintance of ours, and who has known us both for a number of years while we were representing on the road the firm of Oscar Bainbridge & Co., of St. Louis, we write to advise you of the business which we have just established at this place, for the handling of everything in the general grocery and notions line.

After casting around diligently for several months, and carefully weighing the comparative advantages of various places in this section of the country, we decided that the outlook for building up a steady and remunerative business, along conservative lines, and within the financial resources at our command, is more promising in Las Vegas than in any other place of corresponding size and business importance in the southwest.

Whilst our relations with our old firm are of the most agreeable nature, and their knowledge of our business ability and integrity affords us the benefit of the best possible credit and terms, we do not expect to confine ourselves strictly to any narrow field in the purchase of our goods. We would, therefore, be pleased to enter into preliminary negotiations

with your firm with a view to future transactions, providing the prices and terms which you may offer us are advantageous.

Kindly send us, at your earliest convenience, a complete list of prices, specifying terms, etc.

For particulars concerning our business qualifications, reliability, and integrity, we are authorized to refer all inquiring parties to our former employers; and relative to our financial resources, it is only necessary to inform you that we are subscribers to Bradstreet and Dunn, in whose reports our rating will be found.

Feeling confident that your investigation of our firm will prove satisfactory and lead to future pleasant business relations, we are,

Yours truly,
Cary & Bradshaw.

NO. 6.

Reply (to No. 5) favorable, granting credit.

Chicago, Ill., Oct. 24, 19—.

Messrs. Cary and Bradshaw,
Las Vegas, N. Mex.

Gentlemen:

Your letter of the 17th inst., duly received, and your suggestion that we should look up your business standing, etc., was forestalled by the very complimentary report made to us by our salesman, Mr. Arthur Canfield, in whose business judgment and perspicacity we have unlimited confidence. However, in a perfunctory way, we have, consonant with our business custom, made the usual investigation, with the satisfactory results fully anticipated, and we are, therefore, prepared to extend to you every trade advantage that our house can offer.

In passing, we are pleased to inform you, that quite recently we have, to no inconsiderable extent, enlarged our working facilities by the addition of several new departments, and the absorption by purchase, of the entire stock, trade, and good will of the late Phoenix Food Supply Co.

This expansion of our business will enable us to supply our trade with certain lines of goods at a marked decrease from former prices, as heretofore many of them were manufactured by the Phoenix Food Supply Co., and we were handling them as jobbers; whereas we now own the processes of manufacture and will operate the plant ourselves.

We enclose herewith our regular price list and a temporary memorandum list, which we have had drawn off for your information during the interval, until our new catalogue is completed, and which will contain in detail our full line.

Our terms are sixty days, 2½% off for cash, except such goods as are indicated by an asterisk, for which we deem it advisable to leave the terms undetermined and subject to special arrangements as occasions may require and conditions permit.

With our most earnest wishes for a prosperous future, and an abiding confidence in your ability to attain that goal, we are,

Very truly yours,
James R. Wilcox & Co.

NO. 7.

Order from new firm to wholesale merchants.

Las Vegas, N. Mex., Oct. 28, 19—.

Messrs. James R. Wilcox & Co.,
Chicago, Ill.

Gentlemen:

Your favor of the 24th inst., enclosing price lists and stating terms, received.

We thank you for your prompt and courteous attention to our letter. The good wishes which you entertain towards us, and the complimentary sentiments expressed in your communication are, indeed, most gratifying.

We enclose herewith an order list for goods, which we would thank you to ship us at once, by the Atchison, Topeka and Santa Fé R. R.

Please note that opposite some of the items on our list we have made a check mark, which indicates that we are not

familiar with the quality of these particular brands of goods, as evidently they have recently been introduced in the market; and we leave it optional with you to fill the order for them, or cut them off the list in the event that you do not consider them suitable for our class of trade. As you are familiar with the wants of the trade in the various sections of this western country, we feel that we cannot go astray by deferring to your better judgment in the matter.

It often happens, that in a new country like this by which we are surrounded, the introduction of anything new in the food line is largely experimental, and unless first orders are placed with great caution, the country merchants incur the risk of carrying the stock indefinitely, and oftentimes ultimately sustain a total loss.

We would, therefore, thank you, in the event that you decide to ship us these items checked as above mentioned, to use the nicest discrimination as to quantity; bearing in mind that should the goods prove to be fast sellers, the orders can be renewed by us with approximately full knowledge of what the permanent demand is liable to be.

Yours truly,
Cary & Bradshaw.

NO. 8.

Reply (to No. 7) acknowledging receipt of an order.

Chicago, Ill., Oct. 31, 19—.

Messrs. Cary & Bradshaw,
Las Vegas, N. Mex.

Gentlemen:

Your favor of the 28th inst., containing your order list, duly received, and contents carefully noted.

We are now packing the goods and will ship them at the earliest possible moment, by the A. T. & S. F. R. R., as you have directed.

We agree with you fully in your conservative views with respect to the handling of new goods just introduced to the trade. We find, however, that these new brands of cereal foods have made remarkable headway, and are selling much

faster than one would expect for hitherto unknown commodities in the grocery line. This, however, may be accounted for by the fact that cereal foods generally have proven to be profitable stock and very popular.

Acting upon your suggestion to exercise our best judgment in filling in the quantities for these several brands, and concurring with you in the idea that it will be a very simple matter to renew the orders in the event of quicker sales than anticipated, we are making up the invoice with merely tentative quantities. This will enable you, by watching the sales, to order further supplies which you may require without any interval of shortage in this line of stock, and at the same time it will afford you the opportunity to gauge the demand and estimate your future requirements accordingly.

Feeling assured that the goods, which we have selected with great care, will prove satisfactory, we are,

Very truly yours,
James R. Wilcox & Co.

NO. 9.

Advising shipment of goods.

Chicago, Ill., Nov. 1, 19—.

Messrs. Cary & Bradshaw,
Las Vegas, N. Mex.

Gentlemen:-

Advising you of shipment made this day by the A. T. & S. F. R. R., and herewith enclosing invoice and bill of lading, we are,

Very truly yours,
James R. Wilcox & Co.

NO. 10.

Complaining of delay in receipt of goods.

Las Vegas, N. Mex., Nov. 9, 19—.

Messrs. James R. Wilcox & Co.,
Chicago, Ill.

Gentlemen:

Since your advice to us, under date of Nov. 1, of shipment of goods by the A. T. & S. F. R. R., we have been anxiously expecting them after allowing due time for their arrival in the ordinary course.

On the 5th inst., when it occurred to us that a delay was apparent from some cause, we took the matter up with the local agent here, and have been advised that quicker information could be obtained by starting a tracer from shipping point. Since that is what he would have to do himself, attended probably by loss of time, we would be glad to have you communicate with the proper officials at your end of the line, ascertain the cause of delay, and have the shipment hurried to destination.

Under ordinary conditions, a delay of a few days one way or the other to the receipt of goods, would not cause us any material inconvenience; but just at this time there is a large element of our country trade making heavy purchases for the winter, and you can very readily perceive that our inability to supply them would cause serious embarrassment, not only in the loss of patronage, but also in the loss of considerable profit during a very busy season.

This section of the country is, to no inconsiderable extent, canvassed by agents of firms in the larger towns and cities comparatively contiguous to this immediate territory, and much of the farming element, whose custom it is to buy their goods in the spring and fall, is being induced to patronize the principals of these solicitors.

This is a feature of competition which we must combat vigorously in order to survive, and it is only by a campaign of education, which means lower prices and better service, that we can hope to regain such of this trade which has been lost to Las Vegas, and hold that which we now control.

Kindly let us hear from you as soon as possible, advising result of your investigation.

Yours truly,

Cary & Bradshaw.

NO. 11.

Reply (to No. 10) concerning delay.

Chicago, Ill., Nov. 11, 19—.

Messrs. Cary & Bradshaw,
Las Vegas, N. Mex.

Gentlemen:

Referring to your favor of Nov. 9th, concerning our shipment of the 1st inst.: we cannot understand the cause of so great detention in the arrival of the goods at destination, unless, it may perhaps be attributed to the unusual heavy traffic in freight at this time of year. However, any explanation which we might venture would be mere conjecture, and would not help out the situation; therefore, immediately upon the receipt of your letter, we communicated with the general freight agent by mail, and recognizing the pressing nature of your necessities, we have also had our manager call upon him in person, to explain the embarrassment which the delay is causing you, and to give more emphasis to the urgency of the case.

As soon as we shall have received definite information, we shall advise you fully; and in the meanwhile please rest assured that we shall spare no effort to locate the trouble and expedite the delivery of the goods, should they have been held up in transit from any cause whatsoever.

Very truly yours,
James R. Wilcox & Co.

NO. 12.

Delayed shipment of goods, inquiring cause from railroad company.

Chicago, Ill., Nov. 11, 19—.

Mr. Wm. T. Buchanan, Gen. Frt. Agt.,
Chicago, Ill.

Dear Sir:

On the 1st inst., we shipped to Las Vegas, N. Mex., 10 cases of goods consigned and directed to Messrs. Cary & Bradshaw.

The cases contained an assortment of goods, as shown by a copy of invoice hereto annexed.

We are just in receipt of a letter from consignees stating that the goods have not been received. As the usual time of transit has been far exceeded, and in view of the fact that our customers are claiming serious inconvenience and loss of profit by the failure of your company to have delivered the goods in due course, we would thank you to trace, with all possible haste, the cause of delay, and take immediate action in order to avoid any further detention.

Requesting the courtesy of early advice as to the result of your tracing, and the probable time when the goods will reach destination, we are,

Very truly yours,
James R. Wilcox & Co.

NO. 13.

Reply (to No. 12). Delayed shipment of goods, railroad company explaining.

Chicago, Ill., Nov. 12, 19—.

Messrs. James R. Wilcox & Co.,
Chicago, Ill.

Gentlemen:

Referring to your letter of the 11th inst., reporting delay to shipment on Nov. 1st, of 10 cases of goods, consigned to Messrs. Cary and Bradshaw, Las Vegas, N. Mex., I have, in view of the urgency in this case, traced the cause of delay by wire, and whilst I am in possession of sufficient facts to advise you in a measure intelligently, I have not as yet received the usual reports which will enable me to enter fully into the particulars.

Your shipment was loaded in car No. 1924, and left Chicago in our No. 6 Express Freight, at 11:40 P. M., Nov. 1.

This car was the last one of the train next to the caboose.

While standing on a siding at a small station thirty miles west of Kansas City, to allow the right-of-way to an extra following, a serious rear-end collision occurred through the neglect of a brakeman, who carelessly left open the switch to

siding. The caboose and six of the cars in front of it were totally wrecked; but the extent of damage to the freight, the debris of which is now stored in the freight house at that station, I have not as yet been able to ascertain; but the agent is making an examination, and separating as best he can, the reclaimable freight from that which is total loss, and he has wired me that his report will be forwarded this evening.

Until I am in position to advise you further, I remain,

Yours truly,

Wm. T. Buchanan,

Gen. Frt. Agt.

NO. 14.

Telegram.

(See No. 13.)

Delay to shipment of goods, concerning.

Chicago, Ill., Nov. 13, 19—.

Cary & Bradshaw,

Las Vegas, N. Mex.

Goods were in a wreck. Further information by mail tomorrow.

James R. Wilcox & Co.

NO. 15.

Delay to shipment of goods, information concerning.

Chicago, Ill., Nov. 13, 19—.

Messrs. Cary & Bradshaw,

Las Vegas, N. Mex.

Gentlemen:

Following up our telegram of even date, we enclose herewith a letter just received from the general freight agent of the A. T. & S. F. R. R. Co., and which explains itself.

As soon as we are in possession of more detailed information we will advise you, and devise some plan to alleviate the situation and relieve you of your unpleasant suspense.

Very truly yours,

James R. Wilcox & Co.

NO. 16.

Delayed shipment of goods, railroad company explaining further.

Chicago, Ill., Nov. 13, 19—.

Messrs. James R. Wilcox & Co.,
Chicago, Ill.

Gentlemen:

I am just in receipt of our agent's report concerning the condition of the freight taken from the debris of the cars wrecked in our train No. 6. The greater part of the goods is a total loss, and the merchandise, such as that contained in cans and other packages of tin, sustained such damage as to render it unavailable for commercial use.

Under the circumstances we acknowledge liability and suggest that you file your claim with this office for the total amount of your invoice, releasing the goods to us, which we shall dispose of to best advantage for our own account.

Yours truly,
Wm. T. Buchanan,
Gen. Frt. Agt.

NO. 17.

Telegram.

Delay to shipment of goods, further information concerning.

Chicago, Ill., Nov. 14, 19—.

Cary & Bradshaw,
Las Vegas, N. Mex.

Company reports goods total loss. Shall we duplicate shipment immediately?

James R. Wilcox & Co.

NO. 18.

Telegram, ordering duplicate shipment.

Las Vegas, N. Mex., Nov. 14, 19—.

Jas. R. Wilcox & Co.,
Chicago, Ill.

Yes.

Cary & Bradshaw.

NO. 19.

Delay to shipment of goods, concerning duplication of order.

Chicago, Ill., Nov. 15, 19—.

Messrs. Cary & Bradshaw,
Las Vegas, N. Mex.

Gentlemen:

Immediately upon receipt of your telegram, assenting to a duplication of the order for goods lost in the wreck on the Santa Fé, as you were yesterday advised by wire, we put an extra force to work, packed the cases, and delivered them to the R. R. Co. in time for their No. 6 Fast Freight, by which train they were way-billed, and we earnestly hope there will be no misadventure this time, and that the goods will reach you promptly and in good order.

The R. R. Co., having acknowledged liability, and requested us to file our claim for full amount of invoice, we consider that this disposes of the matter finally, and whilst the experience has been a disagreeable one, we feel that we have good reason to congratulate ourselves upon obtaining such prompt and satisfactory settlement from the company, as usually, claims against these large corporations are attended by much inconvenience and almost interminable delays before an equitable adjustment can be reached.

Very truly yours,
James R. Wilcox & Co.

NO. 20.

Shortage, complaint concerning, and enclosing draft.

Las Vegas, N. Mex., Nov. 17, 19—.

Messrs. James R. Wilcox & Co.,
Chicago, Ill.

Gentlemen:

Your letter of the 15th inst., advising us of the duplicate shipment on Nov. 14th, received, and its acknowledgment has been deferred, awaiting the arrival of the merchandise, which reached us to-day.

The goods are in every respect satisfactory, and the prices

as shown per invoice are correct; but whilst expressing our appreciation of the care which you have exercised as to general quality, and the discretion displayed as to quantity in the selection of the articles left to your judgment in that respect, we would call your attention to quite a few shortages discovered in checking off the items, as follows:

16 boxes sardines.
5 cans petit pois peas.
9 cans salmon.
2½ pkgs. XXX Biscuit.
5 bottles olive oil.
11 scrub brushes.
23 bars olein soap.
7 cans Excelsior Metal Cleaner.

We assume that these various articles were omitted in the haste of packing occasioned by your anxiety to have the goods reach us with as little delay as possible, and in view of the fact that you have exerted every effort at your command to ameliorate the inconvenience which we have sustained by the untoward circumstances surrounding the first shipment, we enclose sight draft for the full amount of the invoice, thereby availing ourselves of the discount for cash. and allowing you to make up this deficiency by shortage, at your earliest convenience; which we believe will save us both further interchange of communications on this subject.

Yours truly,
Cary & Bradshaw.

NO. 21.

Shortage, rectifying same and acknowledging receipt of draft.

Chicago, Ill., Nov. 20, 19—.

Messrs. Cary & Bradshaw,
Las Vegas, N. Mex.

Gentlemen:

We have your letter of the 17th inst., advising us of the receipt of goods, and calling our attention to the shortage.

As you have very kindly assumed, the shortage is no

doubt due to our anxiety in getting the shipment off with as little delay as possible.

We do such a large business that it would be impracticable—or at least would involve considerable waste of time—to probe for the cause of this oversight in our packing department, and relying implicitly upon the accuracy of your tally, we have made up the deficiency, which amounts in all to a small shipment, and which will go forward in due course.

In acknowledging receipt of payment by sight draft enclosed in your letter, we wish, not only to express our thanks, but to say that such prompt payment, by a young firm just starting in business, is certainly most gratifying to us; for as a general business proposition, the discounting of one's bills, when possible, is a phase of mercantile acumen highly commendable, and involves a commercial principle, which, if not subordinated to lesser factors of operation, will surely contribute, in generous measure, to ultimate success; for no economy in the manipulation of capital is too inconsiderable to be ignored, where final results depend largely upon the sum of little things.

We trust that you will take from an old and long established firm, these observations upon the prompt payment which you have made in this first transaction, in the kindly spirit in which we have made them, and with the reassurance of our keen interest in your well-being and progress, we are,

Very truly yours,
James R. Wilcox & Co.

NO. 22.

Extension of time on an account, requested.

Dayton, Ohio, April 10, 19—.

Messrs. R. C. Burrows & Co.,
Cincinnati, Ohio.

Gentlemen:

We have this day paid your draft on us for $637.50, and under present conditions it has subjected us to a very severe strain, a repetition of which we would look forward to with much apprehension, and, therefore, we write you this letter to

ask some indulgence at your hands in the way of an extension of time for the two remaining payments, falling due in thirty and sixty days, respectively.

From our knowledge of the broad spirit of liberality which has always been infused into your methods throughout your long business intercourse with customers, we feel encouraged to assume, almost as a matter of course, that you will cheerfully accede to our request, when we shall have acquainted you with the untoward circumstances that make your acquiescence an imperative necessity for us.

The commercial situation here during the past winter has been unusually bad, and the smaller merchants generally have felt severely the abnormal stringency of money, because of the very low prices for farm products and the consequent spirit of economy engendered in the farming element of trade. In addition to this, another powerful factor has been steadily at work to increase and accentuate the general depression growing out of these prevailing low prices.

For several months past industrial activities in this locality have been exceedingly stagnant, due to numerous strikes, lockouts, and the continued unsettled condition of labor. These disturbances, attended by a marked diminution in wage earning, have materially curtailed the expenditures of the laboring class for the necessities of life, and we, amongst others, have felt the decrease in our accustomed average receipts.

We believe that the facts above cited would alone justify any firm in requesting a little leniency in the matter of time; but our particular case involves a still more aggravated feature; for we have recently sustained a comparatively heavy loss through the insolvency of Jeremiah Cook & Bro., who are indebted to us for quite a large sum, unsecured.

From disclosures and exhibits, however, thus far made by the assignee, the indications are that the assets of the insolvent firm will, if properly handled and not crowded into liquidation, realize considerably more than their liabilities; therefore, we are encouraged to hope that our claim will eventually be recovered; but not in time to relieve us of our temporary embarrassment.

Whilst our collections are very slow at this time, we have every reason to believe, that with an extension of thirty days upon each of our remaining payments, we shall, when they become due, be in position to meet your drafts without serious inconvenience; and you may rest assured that such courtesy as you may extend to us, while we are crossing this bridge, will be borne in most pleasant recollection.

Yours truly,

Charles Parker & Son.

NO. 23.

Reply (to No. 22) granting extension of time.

Cincinnati, Ohio, April 12, 19—.

Messrs. Charles Parker & Son,

Dayton, Ohio.

Gentlemen:

In acknowledging receipt of your letter of the 10th inst., we take pleasure in advising you that your request for an extension of time for the two remaining payments on your account has been made.

Because of very close calculation in providing for the discharge of our own obligations, it would be inconsistent for us to make a practice of extensions; but under circumstances, such as you represent, we feel that a refusal to recognize a request so urgent, would not only constitute an ungracious act toward an old and valued patron, but would militate against that general policy, by which all business men should be actuated, in maintaining the common welfare, through the exercise of mutual forbearance and aid in extraordinary emergencies.

Now that this matter of extension is disposed of to your satisfaction, we take occasion to call your attention to a new and very attractive line of rubber goods which we have just received from the manufacturers, a small assortment of which would, we think, to no inconsiderable extent increase your sales, and also add much to the appearance and attractiveness of your display of stock.

If you feel that it would be to your interest, under existing conditions, to enlarge your present supply in this class of goods, we shall be pleased to fill the order and extend to you such terms as will enable you to meet your payments conveniently.

Trusting that the business situation may soon improve in your locality, and that your affairs may so shape themselves in the early future as to insure a continuance of the prosperous trade with which you have heretofore been favored, we remain,

Yours truly,
R. C. Burrows & Co.

NO. 24.

Reply (to No. 23) tendering acknowledgments for extension of time.

Dayton, Ohio, April 15, 19—.

Messrs. R. C. Burrows & Co.,
Cincinnati, Ohio.

Gentlemen:

Your very kind letter of the 12th inst., received, and it relieves us of much anxiety, although your action in the matter was not unexpected; for we felt quite sure that your customary liberality and solicitude for the well-being of your friends, would prompt acquiescence to our request for an extension of time.

We can readily understand the restrictions with respect to extensions which the exigencies of your own business impose upon you, and for that reason we feel that this departure, in our favor, from your established rules, places us under special obligations, our acknowledgments of which we offer you in all sincerity.

Referring to the new line in rubber mentioned in your letter, we do not think it expedient, just at this time, to increase our stock, and especially in articles of rubber. This class of goods is most susceptible to deterioration from age, and cannot, therefore, safely be carried for any length of time. The rubber hardens, loses its elasticity, and becomes brittle

when kept in stock over one or two seasons, and is eventually rendered entirely unsalable, as it breaks and crumbles away under slight pressure.

Where our sales are steady and regular, we can avoid these disadvantages and keep our supply in good condition and marketable; but until trade resumes its normal activity we feel a hesitancy in assuming any experimental risks.

Hoping that a reaction in the present state of affairs will, at a no very remote date, justify an increase of our stock—and in which event we shall certainly avail ourselves of your liberal offer—we are,

Yours truly,
Charles Parker & Son.

NO. 25.

Business connection, fruit grower seeking to establish.

Savannah, Ga., March 20, 19—.

Mr. George Howard, Gen. Mgr.,
Economy Fruit, Box and Crate Co.,
Savannah, Ga.

Dear Sir:

In view of our long and agreeable business relations, I feel that you will acquit me of any seeming presumption, should I ask at your hands a slight service in a matter of considerable personal concern.

I have been informed that, before embarking into the enterprise which you now represent as general manager, you were for a number of years engaged in the commission business in New York, and have, therefore, an extensive acquaintance among this class of dealers, and an accurate knowledge of the commercial integrity and reliability of many of the leading firms.

For the past few seasons I have been shipping berries, fruit, and melons to the Richmond and Baltimore markets; but with results which have proven most unsatisfactory, both with respect to terms and the prompt handling of my goods.

After due deliberation I have concluded to seek an advantageous business connection with some New York house of

unquestionable reputation and standing, and it has occurred to me that, with your coöperation and friendly offices, I may be enabled to establish such relations without incurring the risk of unprofitable ventures.

If from among the circle of your acquaintance you will be so good as to select for me the names of one or two reliable concerns, I shall feel under great obligations, and shall let pass no available occasion to requite the favor.

Yours truly,
William Farwell.

NO. 26.

Reply (to No. 25).

Recommending a firm.

Savannah, Ga., March 21, 19—.

Mr. William Farwell,
Savannah, Ga.

Dear Sir:

I have your letter of the 20th inst., and I can assure you that, were the small favor which you ask of me one of far greater magnitude, you would find me at your command with cheerful readiness to comply.

Among my former colleagues of New York in the commission line, I would, without prejudice to or disparagement of any others, however, recommend the firm of Lockwood & Bentley, as this is one of the longest established and most reliable houses in the city, and has unexcelled facilities for prompt handling and disposal of shipments. They have a large warehouse and extensive cooling rooms for the preservation of perishables. Their business is done on an almost unlimited scale, and their organization is perfected to a degree which insures the promptest and most intelligent execution of orders. Their commercial honor and integrity are above suspicion, and any shipper consigning goods to them need have no misgivings as to the fair and honorable treatment which he will receive.

Not only have I confidently recommended this firm to you; but I have written a personal letter to Mr. Lockwood, advis-

ing him of the fact, and asking that special supervision be exercised in the handling of your goods, in order that you may derive the fullest measure of profit from sales. This, however, they would do under any circumstances, as it is in accord with their established business policy; still, the suggestion from me will enlist an interest in your affairs, carrying with it sentiments somewhat more friendly than had you been secured as a customer by them, in the ordinary way.

Trusting that you may, at all times, call upon me for any service which I can render you in furthering your business interests, I am,

Yours truly,
George Howard,
Gen. Mgr.

NO. 27.

Recommending a customer to a commission house.

Personal. Savannah, Ga., March 21, 19—.

Mr. Arthur C. Lockwood,
New York.

My dear Sir:

You will probably receive within the next few days, a letter from Mr. William Farwell, to whom I have recommended your firm.

This gentleman is a prominent fruit grower in our section, and a very heavy shipper. He is also a customer of ours, and a man of sterling personal qualities, and rugged honesty in all his dealings; but somewhat exacting. While according even justice to others, he never fails to claim what he considers his due, to the fullest measure, and habitually avails himself of every legitimate business advantage. He is very punctilious in business intercourse, and is considered whimsical in small matters; but with all possesses an agreeable disposition and is most amenable to reason in controversies which may arise in the course of trade.

If I have dwelt at some length upon these traits of Mr. Farwell's character, it is in order that you may be well acquainted with his peculiarities, in the event that you should

at any time be confronted with a situation in which they may be involved.

I am anxious to have him enrolled upon your list of permanent customers; as personally I entertain for him sentiments of a very friendly nature, coupled with the profoundest respect, and want to feel assured that his business interests will be, in every way, guarded and promoted, and I am quite sure that in placing him in your hands, my expectations will be fully realized.

On the other hand, Mr. Farwell will prove a very valuable acquisition to your house, from a financial viewpoint.

Trusting that my humble endeavors in the interest of both Mr. Farwell and yourself, may be fruitful of great advantage to you mutually, I am,

Very truly yours,
George Howard.

NO. 28.

Reply (to No. 27).

Expressing thanks for being recommended.

New York, March 25, 19—.

Mr. George Howard,
Savannah, Ga.

My dear Sir:

Your very kind letter of the 21st inst., received, and as it is of much interest to us all, I have imparted its contents to my partner, who joins me in thanking you for discriminating in our favor, in the selection of a firm for handling the business of Mr. Farwell.

You may rest assured that any shipments which he consigns to us, will be given our unvarying, prompt attention, and our best judgment will, in every instance, be exercised to secure for him every advantage, as to prices, in the disposal of his goods; and as you are aware, we are signally fortunate in our facilities for obtaining good results.

We have not yet heard from Mr. Farwell; but no doubt his communication, to which you refer, will reach us in due time.

Trusting that this letter may find you in good health, and with every prospect of continued prosperity in business, I am,

Very truly yours,

Arthur C. Lockwood.

NO. 29.

Business connection, with New York commission house, establishing.

Savannah, Ga., March 24, 19—.

Messrs. Lockwood & Bentley,
New York.

Gentlemen:

I have been a fruit grower of long standing in this section, and my shipments in past years, to the Richmond and Baltimore markets, have been made upon quite an extensive scale.

I am contemplating a change of markets, and in casting around I have concluded that New York City, so far as I can interpret the indications for the probable demand this year, holds out greater inducements than any other unloading point which I have considered.

Heretofore my consignments to Richmond have been made by rail, and to Baltimore by either rail or steamer, as expediency or freight rates may have determined.

Should I not depart from my present intention to dispose of this season's crops in New York, the bulk of my shipments will be made by steamer.

The feature, however, which I consider of paramount importance, is the establishment of a desirable business connection with a commission house in your city, and one whose treatment of me will prove more satisfactory than that which I have experienced, on many former occasions, in my relations with other agents.

Pursuant to a suggestion of Mr. George Howard, General Manager of the Economy Fruit, Box & Crate Co., of this city, and whose unqualified endorsement of your firm has impressed me most favorably, I forward this communication to advise you of my intentions, and ascertain your rates of commission.

For any other information of interest to me which you may deem advisable to proffer, I shall thank you very much,

Yours truly,

William Farwell.

NO. 30.

Reply (to No. 29).

Advising prospective shipper of commission rates.

New York, March 27, 19—.

Mr. William Farwell,
Savannah, Ga.

Dear Sir:

Your valued communication of the 24th inst. received, and we take great pleasure in imparting to you the information which you request.

We have a uniform rate of commission upon the sale of of all goods consigned to us, and which is 5%. From this established rate we never vary regardless of quality or quantity of goods.

Our practice by preference, as to the disposition of consignments, is to sell at prevailing market prices, as soon after the receipt of goods as possible; and which is usually the same day. If, however, our principals prefer to leave the execution of orders discretionary with us (at their own risk), in the matter of perishable goods, we sometimes hold off a little for better prices, when, in our judgment, the marketable condition of the goods would not be jeopardized by a short delay in the disposal of them.

In instances, of unfrequent occurrence however, where we are forced, because of excessive supply or glut in the market, to carry over a quantity of perishables, we are in the position to do so at the minimum of risk, as our storage rooms are spacious and equipped with the most modern and approved refrigerating apparatus.

In passing, please allow us to say, that should you conclude to favor us with your patronage, we shall spare no effort to perpetuate the favorable impression which Mr. Howard's strong commendation has made upon you.

With the pleasant expectation of a consignment in the near future, we are,

Yours truly,
Lockwood & Bentley.

NO. 31.

Reply (to No. 30).

Promising consignments.

Savannah, Ga., March 30, 19—.

Messrs. Lockwood & Bentley,
New York.

Gentlemen:

I have your letter of the 27th inst., and your rates of commission, together with the other advantages which you have to offer, are very satisfactory.

I shall not begin my shipments until berries are marketable, and which will not be for several weeks; but you may look forward to handling my goods throughout the season.

Yours truly,
William Farwell.

NO. 32.

High prices, retailer to wholesale dry goods house, complaining of.

Oregon, Ill., Sept. 30, 19—.

Messrs. Allison, Gibbs & Co.,
Chicago, Ill.

Gentlemen:

In looking over invoice of goods shipped us on the 24th inst., and which were received yesterday, we find considerable discrepancy in the prices of some of the woolens. They have been invoiced at much higher figures than those contained in your quoted list sent us on the 20th of July last.

Having received no advices to the contrary, we very naturally assumed that these prices were still in effect, and our order was based upon that inference.

There is such a marked increase in these prices over those which we have been charged on former orders, that we are at a loss to account for the advance, except upon the presumption of error on your part, in billing the items.

In other respects the order has been filled satisfactorily; the quality being up to the standard necessary to meet the requirements of our trade; but we cannot see our way clearly to handle the woolens at the prices invoiced, and unless they can be marked down to such figures as we had in mind when placing the order, we will be obliged, though very reluctantly, to return them.

Kindly let us hear from you by return mail,

Yours truly,

Philips & Hooper.

NO. 33.

Reply (to No. 32).

High prices, explaining.

Chicago, Ill., Oct. 2, 19—.

Messrs. Philips & Hooper,
Oregon, Ill.

Gentlemen:

Referring to your letter of the 30th ulto., concerning prices for woolens, as per our invoice, we would inform you that they are correct, and whilst we regret the disappointment which these advanced figures seem to have occasioned, we do not see how, under present conditions of the market, we can make any reduction.

The goods have been billed to you exactly upon our usual basis of profit; the woolens having been invoiced to us by the manufacturers, at an advance proportional to our charges against you.

The quotations given you at your request last July were in accord with prices at that time prevailing, so far as we were aware, and not until we had placed a very recent order were we advised ourselves of the advance in this line of goods, and which is due—so we have been informed by the manufacturers—to the latest revision of the tariff on the raw material.

Of course, if you insist upon returning this part of our shipment, we shall be well pleased to relieve you of it, as the trifling loss to us of transportation charges will be far more than compensated for in the still further advance in prices, to which present market indications point.

We think, however, that you will make a grievous mistake should you decide not to retain the goods; for the consensus of opinion amongst the wholesale trade, derived from very reliable information as to conditions existing in the manufacturing field, is that no decline from present prices in these staples can be expected for a long time; and as you cannot dispense with a line of goods in such general demand, without placing yourselves at a serious disadvantage in your competition with others, you will be necessarily forced to renew your order later on, and at much higher figures.

Trusting that you may rely upon the prediction which we make in a spirit of friendly interest, and act upon our suggestion, we remain,

Yours very truly,
Allison, Gibbs & Co.

NO. 34.

Consigning goods to a commission house.

St. Joseph, Mich., Aug. 30, 19—.

Robt. Brantley & Co.,
Chicago, Ill.

Gentlemen:

I have this day shipped you, for instant sale at market, the following perishables:

800 baskets grapes.
40 crates peaches.
28 baskets pears.
12 barrels canteloupes.
60 baskets plums.

Please wire receipt of goods and condition,

Yours truly,
Henry D. Harmon.

NO. 35.

Telegram.

Advising receipt of goods.

Chicago, Ill., Aug. 31, 19—.

Henry D. Harmon,
St. Joseph, Mich.

Fruit received good order and sold. Letter and statement follow.

Robt. Brantley & Co.

NO. 36.

Reply (to No. 34).

Acknowledging receipt and reporting sale of goods.

Chicago, Ill., Aug. 31, 19—.

Mr. Henry D. Harmon,
St. Joseph, Mich.

Dear Sir:

We have this day received, and sold for your account, goods as shown by our statement herewith enclosed.

We also enclose our check for $221.11, the amount due you from proceeds of sale less our commissions.

We feel quite sure that the prices obtained will prove satisfactory, as they represent the highest points reached in this market for the past ten days, as you will observe by glancing over the accompanying market reports.

Thanking you for the consignment, and trusting that our prompt disposal of the fruit, at such good prices, will entitle us to your further consideration, we are,

Yours truly,

Robt. Brantley & Co.

ACCOUNT OF SALES (OR STATEMENT)

ROBERT BRANTLY & CO.
COMMMISSION
MERCHANTS
NO. 10 SOUTH WATER STREET
CHICAGO, ILL.

Mr. Henry D. Harmon
In account with
Robert Brantly & Co.

Date	Quantity	GOODS	Price				Dr.		Cr.	
19—										
Aug. 31	800	Baskets grapes	.15	120	00					
	40	Crates peaches	1.30	52	00					
	28	Baskets pears	.35	9	80					
	12	Barrels cantloupes	3.25	39	00					
	60	Baskets plums	.30	18	00	238	80			
		Less cartage		5	75					
		" commissions		11	94	17	69		221	11

NO. 37.

Delayed goods, wholesale merchants to manufacturers declining to receive.

Omaha, Neb., Sept. 29, 19—.

The Empire Woolen Mills & Manufacturing Co.,
Lowell, Mass.

Gentlemen:

We notified you early in June, that unless our order for the special design of blankets was delivered not later than the first of July, we would be under the painful necessity of declining the goods.

After communicating to you our determination, in most explicit terms, we cannot imagine how you could so far have

misconstrued our meaning, or preferably, have ignored our notification, as to have shipped us the goods without informing yourselves further concerning whether or not we had reconsidered our decision in the matter.

We fully expected, according to our joint understanding and agreement, to have had the delivery made sometime in the latter part of June, and upon your failure to fulfill that part of the contract, we extended the time to July 1st, as above stated.

This date was the utmost limit which we could afford to allow you, without very seriously interfering with our business.

Aside from the deliveries which we were expected to make to our regular retail trade, we had a number of orders from large hotels throughout the southwestern country, for this special make of blanket, to be laid down not later than Sept. 1st, and in default of delivery we have forfeited many of these orders, which loss has made no inconsiderable inroad into our profits.

To summarize briefly, we have lost a great deal of money through your failure to fulfill contract, and as we were driven to the extremity of rushing into the market, at a most inopportune time, and supplying our deficiency in stock by an expenditure of capital much in excess of that which was provided for in our contract, we do not feel that we can accept the goods, and wish to advise you that, so far as we are concerned, they will remain in the freight house subject to your disposition.

Yours truly,

Walker Bros.

NO. 38.

Reply (to No. 37).

Manufacturers explaining delay.

Lowell, Mass., Oct. 3, 19—.

Messrs. Walker Bros.,
Omaha, Neb.

Gentlemen:

We have your letter of the 29th ulto., in which you inform us that you will not accept the blankets shipped you on Sept.

21st, and which are now lying in the Rock Island R. R. Freight House in your city.

We freely concede, without argument, your charge of failure to fulfill contract with respect to date of delivery; but we regret our neglect in failing to provide in the contract, a saving clause, in the event that we should be confronted with an unexpected adverse situation beyond our power to control.

When we received your notice stating that you would not accept the goods later than the first of July, they were well under way in the process of manufacture, and we concluded that we would continue on until the order was completed, as, from all indications, we had excellent reasons to expect a rise in the market, and inferred that you would be rather glad than otherwise to have the goods in stock, even though you may have filled some of your orders through other channels.

We did not assume for one moment that you would reject a bill of goods, at any time, at a cost so far below prevailing prices, and especially as there are no signs at present to sustain the belief of a decline of values in the near future. In fact, the general business forecast is in the direction of a still further advance and a period of heavy demand, with a steadily rising market.

Since we have admitted the fault, we do not suppose that you are much interested in the causes which have led up to it; at the same time we do not feel justified in leaving the matter entirely to inferences which may operate to the prejudice of our business methods, or create an impression of a disregard, on our part, for the interests of our patrons.

Should ordinary business sagacity fail to exact strict compliance with the terms of a contract, self-interest would certainly prove an incentive most effectual, and therefore, our assurance that we have done the best we possibly could should, in all reasonableness, be admitted without question or comment.

For several weeks, during the months of May and June, our plant was seriously crippled by the explosion of a large boiler, which completely demolished an entire wing of our main building, and totally disabled some of our most important machinery and looms; much of our other machinery sus-

taining damage to such extent as to require dismantling for repairs.

We have notified the freight agent at Omaha to hold the goods until we can decide upon their final disposition, and we will leave the matter in abeyance until we hear further from you; as, in all probability, you will reconsider your decision after having given due thought and deliberation to the contents of our letter.

Yours very truly,
The Empire Woolen Mills & Mfg. Co.,
per C. V. Johns,
Manager.

NO. 39.

Reply (to No. 38).

Wholesale merchants suggesting indemnity.

Omaha, Neb., Oct. 7, 19—.

The Empire Woolen Mills & Manufacturing Co.,
Lowell, Mass.

Gentlemen:

In reply to your letter of the 3rd inst., we are pleased to inform you that the position which you take concerning our rejection of the blankets, because of your failure to deliver them on time as per contract, is very satisfactory, and, in our judgment, fully in accord with both business usage and ethics.

Whilst we have sustained considerable loss and much inconvenience by reason of your default in delivery, your explanation of the unavoidable circumstances which were the occasion of it, has thrown an entirely different light upon the subject, and has disarmed us of any resentment which we might have been inclined to entertain, when, in the first instance, we attributed the holding up of our order to indifference on your part.

Had we been apprised of your predicament, at the time of the disaster which caused the suspension of your operations, we would have been in better position to provide against the delay; as we could have anticipated it and arranged for our deliveries by taking advantage of the low prices prevailing at

that time. However, we infer that the excitement, confusion, and interruption to your business, attending the misfortune which was visited upon you, all contributed to the cause of your failure to advise us of the inevitable delay; and, in view of the fact that we are joint sufferers in a fortuitous situation, we believe that mutual concessions would lead to an equitable adjustment, and best subserve our common interests.

Under ordinary circumstances the opportunity to acquire stock at a cost considerably below current prices would be, as you suggest, very alluring, but the fact should be borne in mind that the season for disposing of these goods is past, and to carry stock over from one season to another is universally considered disadvantageous and unprofitable, unless the prospective margin of profit is so great as to justify this variation from established custom; and in which case such procedure would partake more of the nature of speculation than of a conservative mercantile transaction.

Whilst present prosperous business conditions all point to a firm and growing market, with a sharp advance in prices—as you believe—it has been our experience that the prime factors by which future commercial activity is claimed to be gauged, are far from infallible, and lead the speculator quite as often to discomfiture and embarrassment as to gain and profit. Therefore, if we consent to accept the goods, we feel, that in doing so, we should be entitled to some concessions in the way of indemnity; and we can very readily satisfy you, by a statement taken from our books, that the loss which we have sustained will amount to fully 30% on the value of the blankets.

If, now, you are willing to divide this loss with us, by a deduction of 15% on total of invoice, we shall be pleased to accept the goods and consider the incident closed.

We are well aware of the fact that, had these goods not been made from a special design for our house, you would experience no difficulty in disposing of them on the open market, at better advantage than upon the basis of settlement which we suggest; but we think, as the goods have been ordered to meet the requirements of a special trade which we control, and which may not appeal to the consumer at large, your disposal

of them upon any better terms than we propose is very problematic.

With the agreeable expectation of an early and satisfactory reply, we are,

Yours truly,
Walker Bros.

NO. 40.

Reply (to No. 39).

Manufacturers conceding indemnity.

Lowell, Mass., Oct. 10, 19—.

Messrs. Walker Bros.,
Omaha, Neb.

Gentlemen:

Your letter of the 7th inst., to hand, and the proposition which you make is satisfactory.

As you had notified the railroad agent that you declined to receive the goods, will you kindly advise him now to the contrary; for we have wired him to that effect.

You can make the deduction from our invoice of 15%, leaving the balance due $16,550, for which amount we have this day drawn on you at sight through the First National Bank of Lowell.

We trust that this will meet with your approval, since the discount allowed you was very liberal and presupposes a cash settlement instead of the usual sixty days.

Very truly yours,
The Empire Woolen Mills & Mfg. Co.,
per C. V. Johns,
Manager.

NO. 41.

Reply (to No. 40).

Acknowledging advice of draft drawn.

Omaha, Neb., Oct. 13, 19—.

The Empire Woolen Mills & Manufacturing Co.,
Lowell, Mass.

Gentlemen:

We have your favor of the 10th inst., accepting our proposal for a discount on your bill by way of indemnity, and advising of sight draft drawn on us for amount of invoice, less the reduction of 15%.

Whilst the matter of sixty days terms, upon which the goods were ordered, has not been mentioned, you are entirely correct in assuming that our proposal for settlement was upon a cash basis, and we are pleased to inform you that your draft will be honored upon presentation.

The goods are now in our salesrooms, and after careful inspection we find that they meet our expectations in every respect.

Yours truly,
Walker Bros.

NO. 42.

Inquiry, from storekeeper to manufacturer, as to terms and prices on special line.

Topeka, Kan., July 19, 19—.

The National Firearms Co.,
Buffalo, N. Y.

Gentlemen:

We have been for the past two years conducting a hardware business in this city, with a somewhat limited line of goods, but with such encouraging results that we are contemplating an expansion of our facilities and an increase of stock, including several special lines which we have not heretofore handled.

We have added materially to the capacity of our store by the annexation of an adjoining building, in which we expect to establish several separate departments, and among them, one for firearms and sporting goods.

We would thank you to forward us, at your early convenience, a complete catalogue, and advise us what terms we may expect on orders ranging from $1,000 to $3,000; with perhaps a sum total annual increase of orders to such extent as our sales may warrant.

Our custom has been, as far as practicable, to take the discount for cash on our bills, and we believe that the result of any investigation you may be pleased to make concerning our promptness of payment and good business reputation, will prove entirely satisfactory to you.

As to our financial standing and credit, you can very readily inform yourselves by consulting Bradstreet.

Yours truly,

Edgar R. Blunt & Co.

NO. 43.

Reply (to No. 42) favorable.

Buffalo, N. Y., July 24, 19—.

Messrs. Edgar R. Blunt & Co.,
Topeka, Kan.

Gentlemen:

In acknowledging receipt of your letter of the 19th inst., we take pleasure in informing you that your credit with us will be good for any order up to $10,000, which you may wish to place, and our terms will be three payments in equal parts, two in sixty and ninety days, and one in four months, on all orders exceeding $3,000. On orders for less than that amount, two equal payments, sixty and ninety days. Thirty days we consider cash and allow discount 2½%.

Our complete catalogue has been mailed you under separate cover, and we feel confident that you will be enabled to select from the large and varied assortment of goods which it contains everything that you will need to meet the requirements of your trade.

In addition to our regular catalogue we are mailing you some advertising literature, descriptive of our new automatic pistol, and we would invite your special attention to this wonderful piece of mechanism.

For this type of arm we have had a remarkably heavy demand.

It seems that almost simultaneously with its introduction upon the market, it has captured popular favor and thrown into almost total eclipse all of the former favorite types in this

line of firearms, and, in our judgment, it is destined, in a very short time, to supersede all other manufactures, especially for military and police purposes.

With the pleasant anticipation of an order in the near future, and earnest wishes for your continued success, we are,

Very truly yours,

The National Firearms Co.,
per Robert T. Stiles,
President.

NO. 44.

Inquiry, asking prices and terms on whiskies, and general information.

Springfield, Mo., Feby. 8, 19—.

The Eagle Distilling Co.,
Lexington, Ky.

Gentlemen:

Your company has been brought most favorably to my notice by Mr. Nathan Rogers, who travels for the large wholesale grocery firm of Klein & Fletcher, Chicago, Ill., with which I have dealt very extensively for a number of years.

I am operating several grocery stores here and in other towns throughout this section of the state.

Quite recently I have added to my general line a stock of wines, and I also expect to deal in whiskies, in both bottled goods and bulk. Concerning this class of stock, I have moved rather slowly, as it constitutes a feature of the business with which I am totally unfamiliar, and I hesitate to go ahead until I shall have informed myself, to a safe degree at least, of such details as are essential to the intelligent handling of these goods.

Mr. Rogers informed me that he is a personal friend of Mr. Claiborne, president of your company, and stated that he is among the leading experts in the distilling business, a great connoisseur of spirituous liquors and a recognized authority upon everything pertaining to their manufacture.

My idea in dealing with the public, and the course that I have sedulously pursued, and to which I attribute the measure

of success that has thus far rewarded my efforts, has been to give the very best value for the money, and build up a reputation for uniformity in quality.

It is my intention, therefore, in making this departure from the restricted kind of business in which I have been engaged, to shape my course along the same lines heretofore pursued, and carry in stock only the best brands of pure whiskies.

With this end in view I would, aside from all business considerations, take it as a gracious compliment, if your Mr. Claiborne will, when you mail me your price list and terms, give me the benefit of his long and valued experience in the form of such general information and directions, as will, in his judgment, prevent me from going astray at the initial stage of my new venture.

Looking forward to an early reply, in anticipation of which I thank you, I am,

Very truly yours,
J. Quincy Culpepper.

NO. 45.

Reply (to No. 44), giving prices, terms, and general information.

Lexington, Ky., Feby. 10, 19—.

Mr. J. Quincy Culpepper,
Springfield, Mo.

Dear Sir:—

I have carefully noted the contents of your valued favor under date of 8th inst., this day received.

That our concern should have been so favorably mentioned to you by Mr. Nathan Rogers, is most gratifying, and you may rest assured that the solicitude manifested by him in commending you to us, will meet with generous response, and elicit from us the warmest interest in your business success.

We herewith enclose price list for our several brands of whiskey, both in case and bulk; also showing the terms and discount for cash, and which are uniformly the same; since they have been made so favorable to the trade, as to preclude the practicability of any variation, regardless of quantities sold.

Prices, of course, fluctuate from time to time, and we are always prompt to keep in line with the market and our competitors, and give our customers the benefit of any decline.

The skill in handling whiskies to the best advantage is derived largely from personal experience, and beyond a few essential particulars to be observed, no fixed rule can well be established, as the demands of the different classes of trade vary to a very considerable extent, and a line of goods, which would prove profitable to one dealer, would constitute dead stock in the hands of another.

Quality and prices are governed mainly by local conditions, and it would therefore be well for you, as you are conducting a number of stores in different localities, to use discrimination in the selection of your several stocks, making the cost of goods to your clientele correspond to the prevailing cost of living in the surrounding neighborhoods.

We are quite sure that, from the large quantities of whiskey which we carry in and out of bond, representing various distillations and ages, we will be enabled to meet the most exacting requirements of the different elements of trade to which you cater.

In view of the fact that you are conducting a number of stores, we would infer that your business in this line will be a large and growing one, and we would, therefore, suggest that you buy your goods in bond, and in as large quantities as your capital will permit. In this way you will derive the benefit of a lower cost for properly aged stock, than should you make your purchases, as needed, of goods already aged by some one else.

For pure, straight whiskies—and we handle no other kind—the price is determined largely by the age, as the cost of carrying, or ageing them, involves a loss of interest on the capital thus invested.

A new distillation is entirely unfit for consumption, as it contains pernicious substances, such as fusil oil, which can only be dissipated by evaporation in summer heat; although, in some instances, artificial temperatures are made to effect the same result.

The age of a whiskey is, therefore, calculated by summers

and not by twelve months to the year; as the improvement, if any at all during the winter, is inappreciable; therefore, spring distillations have an advantage of several months, in the process of ageing, over those of fall and winter.

By general concurrence of opinion amongst authorities, all deleterious substances have been entirely expelled from the liquid by the fifth summer, and no doubt before that time, and the change in the goods, is not so much one of improvement in quality, as in strength, or technically expressed, in "higher proof."

However, there is a slight diversity of opinion amongst experts as to when actual improvement in quality ceases, and the ensuing change consists solely in the attainment of higher proof by continuous evaporation of the aqueous substance. Some are of the opinion that no improvement takes place after five summers, and others extend the limit to between five and seven summers. Improvement, in contradistinction to higher proof, simply means mellowness, smoothness, and such other essential features which tend to impart palatable flavor to the beverage. Therefore, you may rest assured, that the claim so commonly made and reiterated by sciolists, assigning to whiskies a greater degree of delectableness for each year that it grows older after having reached its seventh summer, is an exploded fallacy.

There are many details connected with the handling of goods, such as reducing the proof, while at the same time retaining the color by the use of caramel or burnt sugar; and smoothing the liquor by the addition of sherry wine, rock candy, and other suitable and harmless substances, not proscribed by the pure food laws.

We do not believe that the best results for you can be attained through written suggestions, however exhaustive, and have, therefore, decided to send our salesman, Mr. Herbert Boyd, to visit you at an early date, when you will have an opportunity to go over the ground thoroughly with a gentleman of exceptional ability and knowledge.

Mr. Boyd was anticipating a trip through your territory between the first and third prox.; but we will now arrange to have him leave fifteen or twenty days earlier, and in the

meanwhile please accept the assurance of our best wishes for success in this new field.

Very truly yours,
The Eagle Distilling Co.,
per D. C. Claiborne,
President.

NO. 46.

Inquiry as to a storekeeper's credit.

Cincinnati, Ohio, May 18, 19—.

Messrs. Hardesty Bros. & Co.,
Chicago, Ill.

Gentlemen:

Mr. Rufus Hasbrook, conducting a paint and oil business in Galena, Ill., has approached us for a line of credit, and in his application has mentioned your firm as having supplied him with goods for a number of years.

Any information which you may be pleased to give us concerning his desirability, in every respect, as a customer, shall be received with our sincerest acknowledgments and the assurance of confidential treatment.

Mr. Hasbrook's rating in Bradstreet is not unsatisfactory; but rumors have reached us indirectly through several channels, that he seems to be a man of very dilatory methods, and irregular in his payments.

If we find it consistent with reasonable conservatism to accommodate him with a line of credit, we shall be well pleased to do so; but our experience of late with bad accounts prompts us to more than usual care in opening new ones.

Trusting that you may be able to enlighten us on the subject, so that we may act intelligently, and for which you may at all times command reciprocal courtesy, we are,

Yours very truly,
Billings & Featherstone Mfg. Co.
per J. S. Billings,
Secretary.

NO. 47.

Reply (to No. 46), favorable.

Chicago, Ill., May 19, 19—.

Billings & Featherstone Manufacturing Co.,
Cincinnati, Ohio.

Gentlemen:

Your favor of the 18th inst., concerning Mr. Rufus Hasbrook, received, and contents noted.

In reply we can say, with no small degree of confidence, that he is a good risk, and we are surprised that any rumors should have reached you prejudicial to his business standing.

We have supplied him with our special line for the past five years, on credit ranging from $15,000 at the beginning of our connection, to $55,000 which we now extend.

Briefly stated, he is prompt pay, often taking the discount for cash, and is, in our estimation, a business man of sagacity, integrity, and high sense of commercial honor.

Very truly yours,
Hardesty Bros. & Co.

NO. 48.

Reply (to No. 46), unfavorable.

Chicago, Ill., May 19, 19—.

Billings & Featherstone Manufacturing Co.,
Cincinnati, Ohio.

Gentlemen:

Your letter of the 18th inst., with inquiries respecting Mr. Rufus Hasbrook, duly received, and upon your assurance that such information which we may impart shall be treated confidentially, we will briefly relate our own experience in dealings with him.

We will say, however, in passing, that were we not impressed with the importance of mutual protection in such matters, we would be reluctant to proffer any intelligence which might operate to his prejudice, as disassociated from his business affairs, we consider him a very well meaning and honest

man, but extremely erratic and lamentably wanting in the qualifications and habits which make for commercial success.

There is no question as to his financial resources, as you have ascertained yourselves from Bradstreet; but how long, with his present shiftless way of doing business, these resources will last is very problematic, and keeps one keyed up to a high tension of apprehension far from pleasant.

He is continually behind in his payments, constantly asking for extensions of time, and is most prolific and ingenious in his excuses for non-payment. In fact, we think that he has run the gamut of all the contingencies that could possibly arise in business life to account for his default in meeting obligations promptly when due.

We have not sustained any losses through him thus far, but the strain of suspense, and anticipation of his sudden and disastrous collapse, to which we are continually subjected, have decided us, as a measure of caution, expediency, and personal comfort, to curtail if not cut off his credit entirely.

Very truly yours,

Hardesty Bros. & Co.

NO. 49.

Inquiry, as to qualifications, habits, etc., of a salesman.

New York, N. Y., Aug. 21, 19—.

Messrs. Eugene T. Armstrong & Co.,
Boston, Mass.

Gentlemen:

Will you kindly give us such information as you think proper, concerning the business qualifications, reliability and habits of Mr. Matthew Stanley, whose engagement, in the capacity of traveling salesman, we are now considering.

Without possessing any definite knowledge of Mr. Stanley's antecedents, or of his suitability for the position which we are about to fill, we have been very much impressed with the appearance of the young gentleman, and the intelligant account which he has given of past performances while in your employ.

We handle exclusively a special line of goods, which, while

differing from yours, is carried by the same trade that you supply.

This is a feature of no small importance in considering the application of Mr. Stanley, as he is already familiar with the trade in the territory covered while acting as your agent.

Thanking you in anticipation of an early reply, we are,

Very truly yours,

Sloane & Mitchell.

NO. 50.

Reply (to No. 49), favorable.

Boston, Mass., Aug. 22, 19—.

Messrs. Sloane & Mitchell,

New York, N. Y.

Gentlemen:

Acknowledging receipt of your lettter of the 21st inst., containing inquiries concerning Mr. Matthew Stanley, we are pleased to inform you that, in our judgment, you will make no mistake in favorably considering his application.

Mr. Stanley covered our middle western territory for several years with marked success and satisfaction to us, and the severance of our business relations has been a subject of sincere regret.

In tendering his resignation he signified his intention, for reasons of a personal nature, to form a connection with a New York firm, which would enable him to establish a residence in New York state and city; otherwise he might have continued indefinitely in our employ.

With the assurance that you will find him thoroughly capable and in every respect worthy of your confidence, we are,

Yours truly,

Eugene T. Armstrong & Co.

NO. 51.

Reply (to No. 49), unfavorable.

Boston, Mass., Aug. 22, 19—.

Messrs. Sloane & Mitchell,
New York, N. Y.

Gentlemen:

Referring to your letter of the 21st inst., in relation to business qualifications, habits, etc., of Mr. Matthew Stanley, we regret the painful necessity which the obligation of commercial ethics imposes upon us in the matter; for we would much prefer to leave the inquiries unanswered, as we cannot say anything conscientiously, that will tend to advance the material prospects of this young man.

He was not in our employ for any great length of time; but long enough to have made a good showing in business results, and to have acquitted himself creditably in other respects, had he elected to do so.

After affording him every opportunity to establish himself in our good estimation, we found it necessary to dispense with his services, because of continued neglect and a disposition to dissipate on frequent occasions, when not under our immediate observation.

We will say, however, that whilst he has not proven satisfactory to us, his recent experience may have awakened in him a realization of the inevitable results of wrongdoing, and the lesson which he has received may cause him to reform his course, with the possible chance of satisfactory results in the employ of another concern.

Yours truly,
Eugene T. Armstrong & Co.

NO. 52.

Inquiry, about the advisability of investing in land.

Harrisburg, Pa., June 4, 19—.

Mr. Marcus Houston, Atty. at Law,
El Paso, Tex.

Dear Sir:

While in Washington, D. C., a few weeks ago, I had the pleasure of meeting Mr. X., the representative in congress from

your district, and was very much interested in his glowing description of the great advantages offered in your section of the country for investment in land.

Without actual knowledge from personal investigation—for I have never been south of the Potomac river—of what inducements your state holds out to the investor, or the home-seeker, I have been very favorably impressed, by press reports and inklings derived through other sources, with the conditions existing there.

Upon signifying my desire to be fully informed of the natural resources, and all such other features as make for material prosperity, which have in recent years brought your state out of comparative obscurity, and placed her prominently before the world as a promising field for agricultural and industrial development, he suggested that I should write to you for such particulars as you may be so kind as to impart, assuring me that no other person in your locality is so familiar with the subject, and so well qualified as yourself to convey valuable and reliable statistical data.

Looking forward to a reply at your early convenience, and for which I thank you in anticipation, I am,

Very truly yours,

James P. Brice.

NO. 53.

Reply (to No. 52), encouraging.

El Paso, Tex., June 7, 19—.

Mr. James P. Brice,
Harrisburg, Pa.

Dear Sir:

Your valued favor of the 4th inst., received, and I consider it a great and pleasant privilege to give you the information which you request.

Concerning statistical data as to the financial condition of our state, its growth in population, the development of its agricultural and other resources during recent years, etc., there are no more reliable sources of information than the reports compiled by the United States Census Bureau and other government departments.

I enclose herewith printed matter compiled from these reports, having special reference to the several important features in which you would be interested in considering the advantages of investment in this state or locality. In directing your attention to this part of the country, I am sure that the alluring representations of Mr. X. in no sense exaggerate the truth of what your own observation would verify, were you here to look over the ground in person.

Prosperity, like sparkling old wine, is invigorating, and tends to an exhilaration of spirits, which often magnifies the view of things pro. tem., and therefore, residents of comparatively new countries, who find themselves confronted with a sudden situation of phenomenal growth and material development, are apt to become over-sanguine; enthusiasm assumes the proportions of an epidemic, is contagious, and oftentimes reaches a height of expectation bordering upon the visionary.

This, however, is not the frame of mind existing amongst our people.

Notwithstanding the fact that they fully realize the extraordinary advancement made in every department of human endeavor within the last decade, and are keenly alive to the local advantages which assure its inevitable continuance, they are dominated by a spirit of healthy conservatism: an infallible safeguard against that tendency to over-development, which, in the history of so many artificial booms, has signalized such disastrous collapses.

Our growth has been a healthy and normal one, following along the natural lines incident to increase of population through immigration from other states; and which has been a prime factor with us in quickening agricultural activity and stimulating pursuit of wealth, by the exploitation of other heretofore semi-dormant resources.

Since the large ranges have begun to make way for the steady advance of smaller agriculturalists, land in the more thickly settled districts has advanced considerably in price, but is yet comparatively cheap. This increase in values, of course, is due to the economic reason of inevitable increment because of superior working facilities, etc., with which we are all familiar.

The lands in more remote sections, where advantages of

transportation, inter-communication by rural telephone, etc., are not available, are not only much cheaper, but far more desirable for yield of agricultural products, as it consists of virgin soil; and with the rapid extension of railway construction now in progress, it is a foregone conclusion that, in a very short time these isolated lands will, in their turn, become well populated and thriving rural settlements, possessing all the facilities now enjoyed by the older ones.

These facts may reasonably be considered as a guarantee against any possible depreciation in land values; and, in my opinion, investments made at this time will at no remote period manifoldly reward the investor's foresight and good judgment.

With the assurance of my best wishes, and that my services shall always be at your command, I am,

Yours very truly,

Marcus Houston.

NO. 54.

Inquiry, about the habits and moral conduct of a storekeeper.

New Orleans, La., Feb. 15, 19—.

Mr. James B. Simpson, Atty. at Law,
Waco, Tex.

Dear Sir:-

Presuming upon our long and pleasant business relations, we feel that, should we ask a small favor at your hands, it will not be considered beyond the borders of propriety; although it is not strictly within the province of your profession.

We can assure you that any information which you may impart to us shall be treated in the strictest confidence:

For quite a while rumors have reached us that one of our old customers, Mr. Albert Wilson, has been covertly conducting himself in a manner not conducive to a continuation of our confidence. At first we paid little attention to intimations casually made to us, attributing them to idle gossip, or perhaps, to the petty jealousies which are engendered, more or less, in all communities, by competition in business interests; but quite recently facts have been placed before us, so authentic—coming from such unquestionable sources—that we feel we would

be seriously jeopardizing our interests should we continue to ignore them.

For several years past Mr. Wilson's credit with us has been gilt-edged, and in full justice to him we must say that he has never abused it in the least degree. His payments have always been prompt, and there is nothing whatever in his business relations, which would cause us to consider him anything other than a thoroughly capable and honorable merchant. Nevertheless, it has been our experience, that in every instance, neither the rise nor fall in business success is sudden—all things have a beginning, whether good or bad—and in view of the heavy line of credit which we have and do now extend to Mr. Wilson, these constant rumors of moral improprieties in his private life cause us much solicitude and alarm.

We shrink with the greatest reluctance from the necessity of taking any action which would operate to the prejudice or injury of an old and valued customer; but should a careful investigation verify the apprehension which we entertain, by the disclosure of incontrovertible facts, we would then feel justified in protecting our own interests by such summary action as ordinary business precaution would dictate.

Will you do us the kindness to probe quietly into the matter and give us the benefit of your most excellent and conscientious judgment; bearing in mind that we would welcome with keen pleasure any reports from an absolutely reliable source, tending to vindicate Mr. Wilson and reëstablish him in our confidence, which we must confess is now wavering.

Requesting your kind attention to this matter with as little delay as your convenience will permit, we are,

Yours very truly,

Moner and Vanner.

NO. 55.

Reply (to No. 54), favorable.

Waco, Tex., Feb. 17, 19—.

Messrs. Moner & Vanner,

New Orleans, La.

Gentlemen:

I am certainly glad that you have written to me upon the subject contained in your letter of the 15th inst., and I do not

think there is anyone in Waco who is in better position than myself, to give you the information which you request; for the reason that Mr. Albert Wilson is not only one of my oldest clients, but also a warm personal friend. However, I wish to assure you that these relations would in no way influence me in my statement to you of the facts as I know them to exist.

Upon the surface, the reports which have reached you may not be wholly without significance; but so far as their intrinsic value is concerned, they certainly involve no element of danger to you in your commercial relations with him, and I think that I can explain to your satisfaction the animus that has instigated the insidious intimations to his discredit which have been set in motion through certain channels.

Mr. Wilson has for years been known as an energetic, progressive, and broadminded business man. He has won the confidence and respect of every discriminating citizen of importance in the community; a fact which has certainly been emphasized, in a most unmistakable manner, by his election in the shrievalty contest which was so hotly contested recently in this county.

Without entering into details, let me assure you that our political affairs have been for several years past in a most deplorable condition, and recognizing the sterling qualities and exceptional executive ability of Mr. Wilson, coupled with rugged honesty, and the thorough knowledge of his unswerving fidelity to all trust reposed in him, he has been urged and persistently importuned for years past, to take a hand in our political affairs; but has always until now, steadfastly declined.

His business has been prosperous, and although the emoluments of the sheriff's office would be alluring to most men, they have, in no sense, been entertained by him as an inducement. His high sense of civic duty, however, finally overcame the more weighty consideration of personal interests, and led him to accept the nomination which terminated in successful issue.

The immediate occasion which has given rise to the reports that have reached you, and afforded political enemies the opportunity to distort facts and apply to their own advantage apparent improprieties, consists of nothing more than the usual convivialities which naturally attend a political campaign, and

in which a candidate must inevitably share when coming in contact with all classes of people.

With due realization of my obligations to your firm, both as your legal representative in this place, and an agent, whose first duty it is to safeguard your interests with as much care and zeal as though they were my own, I can affirm, without the least fear of contradiction from any reputable source, that your uneasiness with respect to Mr. Wilson is entirely without foundation, and that a continuance of the confidence which he has heretofore enjoyed, will not, so far as it within the power of human intelligence to discern, ever be abused.

Yours very truly,

James B. Simpson.

NO. 56.

Reply (to No. 54), unfavorable.

Waco, Tex., Feb. 23, 19—.

Messrs. Moner & Vanner,
New Orleans, La.

Gentlemen:

Your letter of the 15th inst., received, and found me in the midst of a very important case in court, which may account for my delay in replying. It was also necessary that I should take a little time to give the case the careful attention which its gravity required.

Indeed the information contained in your letter occasioned no little surprise, as I have known Mr. Albert Wilson for a long time—not intimately, however; but from meeting him casually now and then.

His reputation as a business man is good, and of his habits or private life I have not, until within the last few days, had any personal knowledge.

In conformity with your request, and as soon as possible after receipt of your letter, I instituted a careful investigation resulting in disclosures, which I regret to say, fully confirm the reports that have reached you.

For the past year Mr. Wilson's excessive indulgencies in reprehensible pleasures have become the subject of much unenviable criticism, if not open scandal.

From the facts which I have gathered, I cannot infer that his business has suffered yet to any extent because of his dissipations, as my means of obtaining information in that respect are meager; but if there is any way to formulate the theory of future developments, based upon known inevitable results growing out of similar situations, I should not hesitate to predict that Mr. Wilson's eventual failure will not be an event of any very remote occurrence.

If this information will serve to relieve the anxiety which you feel, and enable you to shape your course to best subserve the interests which you have at stake, I assure you that I shall feel fully compensated for the efforts which I have made to afford you the necessary protection.

Yours very truly,

James B. Simpson.

NO. 57.

Inquiry, as to hotel accommodations.

206 N. Ore St.,

Helena, Mont., Sept. 14, 19—.

To the Proprietor (or Proprietors) of the Hotel Knickerbocker,
Chicago, Ill.

Dear Sir: (**or Gentlemen:**)

I am contemplating a visit to Chicago and would thank you to advise me of your rates for a suite of four rooms and bath, consisting of parlor and three bed rooms, with southern exposure, and not above the third floor; for my wife, self, one grown son and daughter.

In awaiting the pleasure of an early reply, I am,

Very truly yours,

E. A. Maxwell.

Note.—In writing to proprietors of hotels, officials of transportation companies, corporations, etc., always, when possible, address them by their proper names; but in the event that the name is not available, address them by their titles, as shown in No. 57 above.

NO. 58.

Reply (to No. 57), quoting rates.

Chicago, Ill., Sept. 16, 19—.

Mr. E. A. Maxwell,
Helena, Mont.

Dear Sir:

Your valued favor of the 14th inst., received, and we take pleasure in quoting you our rates, at the same time assuring you, that should you honor us with your patronage, you will find that our hotel offers unexcelled accommodations in every particular.

We are located right in the heart of the business and shopping district, not far from the lake front, and within a few steps of nearly every surface and elevated transportation line in the city; and all of the principal places of amusement are within easy walking distance.

We have a number of suites such as you have indicated in your letter, any one of which, we are sure, would give you entire satisfaction.

Our graded transient rates are uniform and unvariable for the different classes of rooms and suites; but we make special rates for guests who remain with us thirty days or over.

Our rate for a suite such as you have described, and for four persons, is $16.00 a day on the European plan—and we run on no other.

If you wish to avail yourself of our special rate referred to above, a reduction of $2.00 a day will be given you, making the rate $14.00.

Our restaurant is commodious, noted for the magnificence of its appointments and superior service, and our prices, à la carte, do not exceed those of other first class houses.

With the pleasant expectation of having you with us in the near future, we are,

Very truly yours,
Hotel Knickerbocker Company,
per William Hatch,
Manager.

NO. 59.

Inquiry, as to railroad fare.

Washington Co., Md., June 4, 19—.

To the General Passenger Agent,
Baltimore, Md.

Dear Sir:

I expect to be in Baltimore for about ten days, or preferably from June 8th, to 18th.

At the end of my visit I shall go to New York for a short trip, providing that you are at that time giving special or excursion rates. It is not, however, improbable that I shall decide to go if your regular rate for return ticket is not too high.

Will you kindly advise me both as to regular and excursion rates; in case the latter should be offered at that time.

Yours very truly,
(Mrs.) Maria Andrews.

Address
R. F. D. Route No. 5,
Hancock, Md.

NO. 60.

Reply (to No. 59), quoting rates.

Baltimore, Md., June 5, 19—.

Mrs. Maria Andrews,
Hancock, Md.

Dear Madam:

Referring to your letter of the 4th inst., you are respectfully informed that the price of return ticket, Baltimore to New York, is $8.00, good for ten days. The fare one way is $4.50.

There will be no excursion rate at the time you mention.

Yours truly,
George W. Malcolm,
G. P. A. (or Gen. Pass. Agt.)

Note.—In writing to persons on farms, or who do not live within the incorporate limits of any place, the letter should be addressed to the nearest Post Office in the county, and where RURAL FREE DELIVERY exists, this should be indicated in the superscription (on envelope), by

writing R. F. D. and the route number, whatever that may be, as shown in address given in No. 59 above. Where there exists no Rural Free Delivery, the Post Office address only should be given, as the residents in the surrounding country are required to call for their mail.

NO. 61.

Inquiry, as to steamship rates.

Burlington, Vt., April 3, 19—.

To the Agent (or General Agent) of the Interocean Transportation Company,
New York City, N. Y.

Dear Sir:

Please inform me as to your first and second class passenger rates, New York to Liverpool, and also concerning the probability of securing a stateroom somewhere amidships, in your new vessel, the California, advertised to sail on the 10th inst.

As berths anywhere aft or forward would be undesirable, I would thank you, in the event that the location of stateroom above indicated is not available, to advise me upon which one of your vessels clearing port within the next three weeks, such accommodations may be provided.

Yours truly,
Adam C. Conard.

NO. 62.

Reply (to No. 61), quoting rates.

New York, N. Y., April 4, 19—.

Mr. Adam C. Conard,
Burlington, Vt.,

Dear Sir:

Replying to your letter of the 3rd inst., I take pleasure in informing you that the various passenger rates are contained

in the enclosed folder, which also shows the diagram of our vessel, the California.

A stateroom located immediately amidships cannot be secured for the next sailing, but can be had for the following voyage if engaged now; and which will be on the 28th inst.

Our next outward bound vessel, the Petrel, will sail on the 15th inst. This is one of our newest and best liners, and for which I also enclose you a diagram, showing by crossmarks in red ink, the staterooms not yet engaged, and from among which you can make a selection.

On the diagram of the California you will observe that I have marked several staterooms abaft, but sufficiently forward to render the noise and vibration caused by the propellers unnoticeable.

If you should decide upon one of these locations, kindly advise by return mail, designating which one you select.

Yours truly,

Alexander Mitchell,
Gen. Agt.

NO. 63.

Inquiry, as to lost articles.

1105 Grand Ave.,
Kansas City, Mo., Dec. 18, 19—.

Mr. James F. Hart, Supt.,
City Railway Co.,
Denver, Colo.

Dear Sir:

On Dec. 16th, at 8 P. M., I rode in one of your cars from the St. James Hotel to the Rock Island depot, and in my haste to catch the train I left on the seat a package containing two pairs of gloves and a small French clock.

Will you kindly institute search, and if package is in your possession, forward it to me at the above address.

Very truly yours,

(Mrs.) Ada Wheelock.

NO. 64.

Reply (to No. 63), disclaiming knowledge of package.

Denver, Colo., Dec. 21, 19—

Mrs. Ada Wheelock,
Kansas City, Mo.

Dear Madam:

Referring to your letter of the 18th inst., I regret to inform you that the package which you mention is not in our possession, nor can I obtain any clue to its whereabouts, after having made exhaustive inquiries.

Yours truly,
James F. Hart,
Supt.

NO. 65

Reply (to No. 63), advising recovery of package.

Denver, Colo., Dec. 21, 19—.

Dear Madam:
Kansas City, Mo.

Dear Madam:

Replying to your favor of the 18th inst., I am pleased to inform you that the package which you mention has been located in the lost property room of our terminal station, and instructions have been issued to forward it at once to your address.

Yours truly,
James F. Hart,
Supt.

NO. 66.

Inquiry, as to delay in accepting or returning MS.

Portland, Me., Nov. 17, 19—.

The Seaside Publishing Company,
Boston, Mass.

Gentlemen:

On the 17th ulto., I mailed you a registered letter, accompanied by MS., for a book entitled, "The Flora and the Fauna of Brazil."

I believe I have complied with all the requirements in submitting such matter to publishers, i. e.: some of the pages were typewritten, and others written in very neat longhand.

My name and address were written in the upper left hand corner, and the number of words contained was shown in a memorandum at the head of title page.

The MS. was not rolled but neatly folded once.

A few days after mailing my letter I received a stereotype form of postal card merely acknowledging receipt, but since that time I have heard nothing from you to indicate whether or not the work is acceptable, and inferring that the delay may be due to its misplacement, or some other cause of inadvertence, I would thank you to look into the matter and advise me upon the subject at your earliest convenience.

Very truly yours,
Howard L. Graham.

NO. 67.

Reply (to No. 66), concerning delay to MS.

Boston, Mass., Nov. 19, 19—.

Mr. Howard L. Graham,
Portland, Me.

Dear Sir:

In answering your letter of the 17th inst., we wish to assure you that there has been no neglect in the matter of handling your MS., although we can very readily understand how, after such an apparently long lapse of time, you should conclude that our movement in the matter has been dilatory.

As a matter of fact there has been no unusual delay in this instance. Because of our great variety of publications and wide circulation, a vast volume of MSS. is constantly being submitted to us for examination, and each one is assigned its turn in regular order for a reading by our experts, upon whom we depend for opinions as to commercial worth; for whilst many works may have great intrinsic literary value, the subject matter may be such as appeals only to a very restricted class of readers, and it is the revenue producing qualities of a book only which concern us.

We find, upon investigation, that your production has not yet reached our readers; but will do so in due course, and as soon as we shall have received the report we will be in position to give you definite information.

Yours truly,
Seaside Publishing Co.,
per Oliver C. Gray,
Prest.

NO. 68.

Reply (to No. 66), on same subject.

Boston, Mass., Nov. 25, 19—.

Mr. Howard L. Graham,
Portland, Me.

Dear Sir:

Referring to our letter of the 19th inst., we will now further advise you, that we have just received the criticism of our reader who has examined your MS., and we subjoin hereto a copy of his report, from which you will be fully informed:

"To the MS. submitted by Mr. Howard L. Graham," "I have, at your instance, given more than ordinary care" "and thought."

"The style, from a literary view point, is most charm-" "ing. The language is simple, yet ornate, flowing easily" "and readily, apparently without effort, but in a perfectly" "natural vein, as though the author were relating his expe-" "riences and discoveries in extemporaneous speech."

"The conclusions deduced from his investigations and" "study of the fauna and flora of the region explored, are" "certainly logical and bear the impress of deep scientific" "research."

"As a work of enduring educational merit, it may well" "be considered a valuable acquisition to the storehouse of" "human knowledge in the departments of botany, zoology," "and physiology."

"It must be borne in mind, however, that there is far" "from any dearth of works along these lines already on the" "market, and that this work, meritorious as it is, will" "be confined, in its present state, to a rather narrow zone"

" of demand, as the subject is not one which interests the "
" great majority of readers. "

" I believe, however, that the work, with some modifica- "
" tions, could be improved without sacrificing any of its sci- "
" entific value, so as to take its place in the category of "
" popular works and good sellers. "

" In order to effect this result the author should inter- "
" sperse the longer scientific dissertations with interesting "
" and amusing incidents of travel, and enliven the pages "
" somewhat with dialogue in connection with his descriptions "
" of the Indian tribes, with which he came in contact, dur- "
" ing his passage through the interior and little explored "
" regions of the country. "

" There is also much dry, speculative matter which "
" might well be dispensed with; and there are too many "
" technical terms, the sense of which could easily be given in "
" simple language."

" I think that the work, which now contains 130,000 "
" words, could be advantageously reduced to about 75,000. "

" If the author is willing to be governed by these sug- "
" tions, and make a revision of the book, I should not hesi- "
" tate to recommend it as a good business risk. "

If you conclude to reconstruct your work along the lines suggested by our reader, we shall be well pleased to have your revision examined, and if found available, enter into further negotiations for its publication.

Yours truly,
Seaside Publishing Co.,
per Oliver C. Gray,
Prest.

NO. 69.

Reply (to No. 68), accepting suggestion.

Portland, Me., Nov. 28, 19—.

The Seaside Publishing Company,
Boston, Mass.

Gentlemen:

I have your letter of the 25th inst., suggesting a revision of my MS.

To say that I am disappointed will hardly do justice to the poignacy of my feelings. No one but an author can realize what it means to have the results of long years of laborious application and the investment of valuable time rejected, if not finally condemned.

If authors could only hew along the line of commercialism, they would no doubt be spared many disappointments and much discomfiture; but unfortunately such is not the case.

Most authors, and especially those whose lives are devoted to scientific pursuits, write largely from disinterested motives, and for the advancement of human knowledge in their own and generations to come. Fortunately for us, commercialism has not always been the dominating thought; but seems to be a peculiar fungus growth of this age; for if the great writers of the centuries, which are now buried in the bygone eternity, had been inoculated with the spirit of revenue only, the progress of the race would have long since been arrested. However, accepting the inexorable conditions under which we exist, I will submit to the inevitable, and defer to your better judgment, which, from your long experience, I am quite sure cannot err.

I will revise my work carefully along the lines indicated by your critic, and submit it to you again; and permit me to assure you that my disappointment leaves me in no sense unmindful of your courtesy and kind consideration in the premises.

Very truly yours,
Howard L. Graham.

NO. 70.

Inquiry, as to price for MS.

Norfolk, Va., Feb. 20, 19—.

Mr. Clarence A. Baldwin, Editor,
Philadelphia, Pa.

Dear Sir:

Herewith I enclose MS. of a short poem, which I trust

may meet with your favor and approval, and be given space in your valuable magazine.

I have been a subscriber for a number of years to your very interesting publication, and whilst I have contributed literature in fiction to other periodicals, this is my first attempt in poetry.

These few stanzas have been very favorably criticised by persons occupying no unimportant positions among the literati in our local educational circle, and it has been suggested to me that the character of the work is peculiarly adaptable to your wants. If such is the case will you kindly favor me with an early reply, advising as to the price you pay, according to your standard rates, for such material.

Very truly yours,
Victor J. Keith.

NO. 71.

Reply (to No. 70), declining to buy MS.

Philadelphia, Pa., Feb. 21, 19—.

Mr. Victor J. Keith,
Norfolk, Va.

Dear Sir:

In returning herewith the MS. accompanying your letter of the 20th inst., I would inform you that it is not declined because of any lack, in my judgment, of literary merit; but only for the reason that it is a character of work which is not available, considering the class of readers amongst which my publication circulates.

Cordially thanking you for having given me the opportunity to read the poem, I am

Very truly yours,
Clarence A. Baldwin,
Editor.

NO. 72.

Reply (to No. 70), accepting MS. and enclosing check.

Philadelphia, Pa., Feb. 21, 19—.

Mr. Victor J. Keith,
Norfolk, Va.

Dear Sir:

I acknowledge with great pleasure the receipt of your favor of the 20th inst., containing your beautiful poem, and which I not only accept at our standard rate for such matter; but will see that the little gem has space in our next issue.

Herewith inclosed, please find my check for $10.00, which is at the rate of $1.00 per line.

Trusting that this may prove satisfactory, and that I may be again favored with others of your most excellent productions, I am,

Very truly yours,
Clarence A. Baldwin,
Editor.

NO. 73.

Acknowledging receipt of check for MS.

Norfolk, Va., Feb. 23, 19—.

Mr. Clarence A. Baldwin, Editor,
Philadelphia, Pa.

Dear Sir:

In replying to your letter of the 21st inst., and the kind expressions contained therein, permit me to say that your check is certainly a most substantial recognition of my work, and when coupled with such sincere encomium, is most gratifying.

Conforming with your kind suggestion I shall take more than ordinary pleasure in submitting to you in the future such of my work as I may consider available for your publication; and in the meantime please accept the assurance of my most cordial regards.

Very truly yours,
Victor J. Keith.

NO. 74.

Commercial traveler to his house.

Memphis, Tenn., Aug. 15, 19—

Messrs. Webster, Rowe & Co.,
New York City, N. Y.

Gentlemen:

I have your letter of the 13th inst., enclosing check for my expenses of last week.

As you may have inferred from my late report of sales, the demand for our goods does not respond with the same alacrity which I expected, considering the superior inducements which we are offering the trade this season, in excellence of quality and low prices.

The market throughout all this section is very sluggish, and the disposition to replenish stock, to the extent which I have heretofore experienced amongst my trade, is not encouraging.

Many of the merchants are loaded up with considerably more than the quantity of goods ordinarily carried over, and the complaint of stringency in money, attributable to short crops and low prices, which they offer in explanation of their indisposition to place the usual orders, is so apparent as to acquit them of any suspicion of pessimism in the view which they take of the prospective business situation this coming fall.

The larger houses are literally beset with requests from the small country dealers for extensions, as they have been unable to collect from farmers in the surrounding districts.

The attractive styles of our new lines, and the fine workmanship, have been duly recognized, and the low prices have elicited many expressions of approbation and are conceded generally to be most seductive; but notwithstanding my best efforts to inspire confidence and infuse a little spirit of optimism for a speedy reaction from the general stagnation, I have been unable to make any headway against the very strong current of adverse local conditions; and the firm and settled conviction of forthcoming bad business, will not yield to reassuring arguments no matter how plausible.

If, however, there is any consolation to be found in contrasting one's own ill luck with the greater discomfiture ex-

perienced by others, I believe I can afford to congratulate myself for not having fallen still farther short of my expectations; since every other traveling man in our line that I have met has suffered in like manner, and upon comparing notes, I find that our house will, in spite of the situation, make a better showing in sales than the majority, if not of all our competitors.

There are only now remaining a few weeks before I shall have completely covered my territory, and you may rest assured that the realization of the difficulties confronting me will urge me on to extraordinary effort.

I leave for Little Rock, Ark., tonight, and will write you again after I shall have felt the pulse of trade in that locality.

Meanwhile, believe me,

Very truly yours,
Francis E. Marshall.

NO. 75.

Reply (to No. 74).

New York, N. Y., Aug. 17, 19—.

Mr. Francis E. Marshall,
Little Rock, Ark.

Dear Sir:

Your letter of the 15th inst. received, and the view you take of the business situation existing in your territory is fully in accord with our own, based upon both press reports and information from other sources.

In comparing your sales of this season with those of last, we do not find that the discrepancy is so great after all; certainly not enough to cause any solicitude; and whilst it is highly probable that you will find throughout the remainder of your trip the same conditions prevailing, we wish to assure you of our entire satisfaction with the results, and thank you for your uniform assiduity and exercise of good judgment in our interest, and the excellent skill in salesmanship which you have always displayed. Therefore, we suggest that you

continue on to exert your best efforts, and do not allow this temporarily depressive situation to cause you any discouragement; bearing in mind that normal commercial activities are often subject to untoward perturbations by the invasion of fortuitous, unforeseen elements, which cannot be provided against by any contrivance of human ingenuity.

Thus far this year our sales in some other territories have far exceeded in volume all previous records, which augur well for satisfactory net results for the season's business, and so long as we can maintain sufficient increase in some territories to offset or compensate for the decrease in others, the ultimate results will not be disappointing.

In view of the fact that you have found your trade overloaded with goods of last season, we are inclined to deprecate, rather than encourage, any efforts in the sense of persuasion, tending to induce our customers, against their own better judgment, to increase their orders. In deference to sound business methods, derived from long practice and experience, and generally recognized by manufacturers who are governed by actual demonstration, and actuated by the highest principles of business integrity and acumen, we prefer that they should not assume obligations to their own detriment; for if such policy should be applied and become a fixed and common practice, it would lead to widespread disaster among retail dealers, which would inevitably, in the end, rebound upon the manufacturers, so that all would suffer alike.

We would, therefore, recommend, while exerting your best efforts to take orders within the ability of your customers to meet their obligations, that you leave the matter of quantity wholly in their hands, allowing them to follow their own bent, until, at some future time, prospects shall have shaped up for the better, when you may, with all propriety, exercise your own good judgment in our interest as well as theirs, in urging replenishments to such extent as the business outlook may actually warrant.

With our best wishes for your good health, and a continuance of the excellent services rendered us, we are,

Very truly yours,

Webster, Rowe & Co.

NO. 76.

Invoice, notice of error in.

Scranton, Pa., July 2, 19—.

The Domestic Pharmaceutical Co.,
Philadelphia, Pa.

Gentlemen:

The invoice for our last order, this day received with your favor of the 30th ulto., shows an error in extension of $3.75 in excess of what the actual charge for the items should be, as per price list.

We herewith return you the invoice for correction.

Yours truly,
Preston & Edmonds.

NO. 77.

Reply (to No. 76), admitting error.

Philadelphia, Pa., July 3, 19—.

Messrs. Preston & Edmonds,
Scranton, Pa.

Gentlemen:

Your favor of the 2nd inst., enclosing invoice for correction, received. The overcharge was due to an error in making the price, and not in the extension, which, we are pleased to inform you, has been corrected, as shown per invoice enclosed.

Very truly yours,
The Domestic Pharmaceutical Co.
per Arthur S. Mortimer,
Mgr.

NO. 78.

Account, requesting settlement of, from storekeeper.

Louisville, Ky., Oct. 30, 19—.

Mr. Chester D. Powell,
Bardstown, Ky.

Dear Sir:

A remittance in settlement of your September account, which we have been anxiously expecting for some time, has not yet come to hand.

In view of the exigencies of our own business, we find ourselves under the necessity of calling your attention to this long delay, and requesting a settlement of the account at once.

Whilst we are disposed, when practicable, to allow our customers a little latitude in the matter of settlements, we cannot permit this indulgence to exceed reasonable limits, as we depend upon approximately close collections, in order to punctually meet our own engagements, a default of which, on our part, would be considered inexcusable by our creditors, and operate seriously to our detriment.

Yours truly,
Read & Pearson.

NO. 79.

Reply (to No. 78), explaining delay in settlement.

Bardstown, Ky., Oct. 31, 19—.

Messrs. Read & Pearson,
Louisville, Ky.

Gentlemen:

In reply to your letter of the 30th inst., I take occasion first to thank you for your indulgent treatment in the matter of my delayed settlement of account, and then to assure you that my failure to remit promptly was not because of any unmindfulness of your business interest; but by reason of the great difficulty confronting me in making my own collections; a fact which I offer, in extenuation at least, of my dilatoriness.

The prevalence of financial stress in this region is general. The country people, of which my trade is principally composed, are suffering from the effects of the last season's short crops and low prices. Ordinarily a shortage in crops generally throughout the country, resulting in production less than a sufficiency to fill the demand, would create high prices; but such has not been the case; for the total production has been abnormally large, and our people are impecunious as a result of local conditions only.

By exerting the full measure of my resourcefulness, and with no small sacrifice of personal interest, I have succeeded in securing a sum of money which will meet about one half of my obligation; and this amount, $645.00, I herewith remit by cashier's draft, and with which I would thank you to credit my account, also accepting my assurance that within the next fifteen days I will make remittance for the balance.

With the request that you will generously acquit me of any intentional neglect or want of consideration for the urgency of your business requirements, I am,

Very truly yours,
Chester D. Powell.

NO. 80.

Account, urgent request for settlement.

Baltimore, Md., Nov. 29, 19—.

Messrs. Jackson Bros.,
Hagerstown, Md.

Gentlemen:

We are surprised at your persistent delinquency in settlement of account after our repeated notices to you, and your inexplicable ignoring of our demands.

We have extended you a liberal line of credit and borne patiently with previous failures to comply with the terms respecting payments.

This continual neglect and indifference is exasperating to the last degree, and we wish to assure you that any further presumption upon our indulgence will not avail. We must insist that you remit immediately, and relieve us of the serious inconvenience and embarrassment which such loose and slipshod methods of conducting business entail.

We shall expect to hear from you by return mail with funds in full settlement of your account.

Yours truly,
Norman, Allen & Co.

NO. 81.

Reply (to No. 80), explaining failure to settle.

Hagerstown, Md., Nov. 30, 19—.

Messrs. Norman, Allen & Co.,
Baltimore, Md.

Gentlemen:

We would say in reply to your letter of the 29th inst., just received, that whilst we thank you for the leniency which you have shown, we take exception to your charge of indifference in the matter, and which is not justly borne out by the facts.

Although a short time ago our financial condition and resources were equal to almost any business emergency, we have recently sustained heavy loss, not only through the failure of one of our largest customers, but in addition, by the heavy defalcation of a trusted employe.

If there has ever been in our minds any doubt of the truth of the quasi superstition, that blessings and misfortunes are never visited singly upon their victims, our recent experience would exert a powerful influence in removing it.

Your letter finds us debating the advisability of placing our business in the hands of a receiver, an expedient to which we would resort with the greatest reluctance, being fully convinced, from our intimate knowledge of the situation, that such action would not be to the best interests of our creditors.

If, however, we should be compelled by ill-advised importunity to adopt such a course, the onus of responsibility for losses would rest largely upon those who create the situation.

If we have seemingly ignored your several urgent demands for settlement, it has been because of our endeavors to disentangle the complex conditions with which we are confronted, and discover some means of escape through which all parties concerned would receive the maximum quota of protection. Until we had some well defined and practical solution to offer, or definite proposition to make, we thought better to defer any explanation of our delinquency.

Such intelligence as we convey to you in this communication, we are imparting to all others likewise concerned, pre-

senting frankly the state of our affairs and suggesting that a temporary compromise of our indebtedness be effected, thus enabling us to extricate ourselves from the embarrassing predicament which unforeseen and uncontrollable circumstances have thrust upon us.

We have offered the argument that, as we are old and experienced merchants, thoroughly in touch with the trade, and with a previous record in every sense unassailable, the probability of rescuing the business from utter insolvency involves, under our control, a lesser element of chance than were the task entrusted to a receiver entirely unexperienced, and whose manipulation could not, by any possible stretch of imagination, be regarded by well informed and clear-sighted people, as anything more than a most precarious undertaking.

We are prepared to offer in consummation of a compromise, a settlement in full of all obligations, of which 25% is to be paid in cash, and the balance in promissory notes, one and two years, equal parts.

This arrangement will entail upon us extraordinary effort, with renumeration entirely disproportionate and inadequate; and viewed from motives of self-interest, we are to no degree anxious to assume the moral obligation; but we feel that our business honor and integrity would not justify an evasion of a duty so manifestly apparent; nor shall we seek to escape it, except with the full knowledge and consent of all those most vitally interested.

Thanking you for past courtesies, and awaiting your decision in the premises, we are,

Very truly yours,
Jackson Bros.

NO. 82.

Account, peremptory request of settlement.

Richmond, Va., Sept. 28, 19—.

Mr. Carroll S. Harding,
Charlottesville, Va.

Dear Sir:

You are informed that the balance on your account, amounting to $785.00, and now three months overdue, must

be settled without further delay; and unless on or before the 5th prox. we shall have received the amount in full, we shall place the matter in the hands of our attorneys with instructions to proceed against you forthwith.

Yours truly,
Duvall, Kennon & Co.

NO. 83.

Reply (to No. 82), settling account.

Charlottesville, Va., Sept. 29, 19—.

Messrs. Duvall, Kennon & Co.,
Richmond, Va.

Gentlemen:

I have your favor of the 28th inst., and regret that our long and amicable business relations should become strained by an episode which, though no doubt aggravating to you, is hardly so grave as to warrant such drastic measure as the menace of a suit at law.

Since you have issued the ultimatum, as I see it, without having exhausted more amiable means of recourse, I have no reply to make further than to enclose cashier's draft for the total amount of my indebtedness, in acknowledgment of which kindly forward statement of account with receipt in full.

Yours truly,
Carroll S. Harding.

NO. 84.

Dry goods storekeeper to debtor in arrears.

Note.—The following form of letter may be used with appropriate modifications in any line of retail business.

Washington, D. C., Jan. 2, 19—.

Mr. Anthony Miller.
Denver, Colo.

Dear Sir:

We have heard nothing from you in response to our frequent requests for a settlement of your account; the several

payments for which, according to agreement, are far in arrears, and as you will see, by statement which we herewith transmit, the final installment is now three months past due.

We think we have treated you with unusual indulgence in this matter, and, therefore, we must insist upon an immediate settlement.

Yours truly,
Johnson & Brice.

NO. 85.

Reply (to No. 84), promising early settlement.

Denver, Colo., Jan. 12, 19—.

Messrs. Johnson & Brice,
Washington, D. C.

Gentlemen:

Your letter of the 2nd inst., inclosing statement of my account, reached me at this place today, having been forwarded with other mail from Washington.

I have just arrived in Denver on my way home, after a protracted prospecting tour through the mountains in this state, and during which time I have been cut off practically from all communication with correspondents. My attention has been so engrossed with the work which I have had in hand, that much of my domestic affairs has been temporarily left in abeyance; but you may expect an early settlement, as I will be in Washington within the next ten days, and shall then see that the matter is finally disposed of to your satistion.

Thanking you for your patience and courteous consideration, I am,

Yours truly,
Anthony Miller.

NO. 86.

Reply (to No. 84), offering payment on account.

Washington, D. C., Jan. 22, 19—.

Messrs. Johnson & Brice,
Washington, D. C.

Gentlemen:

Upon my arrival in the city yesterday, and after looking over an accumulation of mail and other business matters, to which I have been unable to give any attention for several months past, I find that, for the immediate present, it will be impossible for me to meet all of my obligations in full, because of the tardiness in payment by persons who are indebted to me in various sums.

In evidence of my good intention, I am endeavoring to arrange with the few creditors who hold past due claims against me, to accept 50% payment on account, with an extension of sixty days time for the balance due. Inasmuch as this is the best I can do, I feel quite sure that you will not be the only one to oppose my plan of temporary compromise, with the assurance that the balance will be paid at the expiration of time allowed.

Yours truly,
Anthony Miller.

NO. 87.

Reply (to No. 86), accepting payment on account.

Washington, D. C., Jan. 23, 19—.

Mr. Anthony Miller,
Washington, D. C.

Dear Sir:

We have your favor of the 22nd inst., and referring to your proposal as to the settlement of account, we are pleased to inform you that we cheerfully accede, in view of your explanation and assurance of prompt payment of the balance in sixty days.

Yours truly,
Johnson & Brice.

NO. 88.

Bookseller ordering Letter Writers from publisher.

Lancaster, Pa., March 28, 19—.

The Saalfield Publishing Co.,
Akron, Ohio.

Gentlemen:

Following up my letter of even date, containing order for books as enumerated, I would supplement the order by the addition of five hundred of your new "The Progressive Business Letter Writer and Manual of Commercial Forms," and I would thank you to send me immediately, by express, twenty-five copies of this book for which I now have orders to fill locally.

Yours truly,
Edgar G. Price.

Business-getting letters, indifferent and effective specimens.

Note.—The effectiveness of a letter designed to solicit trade in any particular line of business, or for introducing new commodities, machinery, manufactured devices, etc., of whatever description, lies principally in the elimination of all irrelevent details, and concentrating the whole force of the writer's contention for preferment upon the salient features of superiority possessed by the commodities, etc., which he offers for sale; bearing prominently in mind that all goods or articles of like character, in general competition, possess in common certain inherent qualities, such as purity of material or excellence of manufacture.

To cite an instance: All pianos have certain parts in common, viz. frame, legs, trusses, sounding board, strings, wrest plank, tuning pins, pedals, etc., but there is a wide divergence in action and tone—qualities which determine intrinsic values and the superiority of some instruments over others. It is the prominent feature or features of finer natural quality in some articles—such as food products—or the greater excellence in others—such as manufactured goods which have unique edvantages, because of the greater scientific knowledge and skill employed in their production—that should be primarily considered and treated in the construction of a letter, in order to immediately engage the attention and interest of prospective purchasers.

A very familiar apothegm which has become axiomatic in dialectics and jurisprudence, declares that the introduction of collateral or minor points in debate, tending to obscure the motif or central thought, almost invariably weakens an argument instead of adding strength and force to it. Therefore, nothing should be permitted to enter into the composition of a letter which may divert the reader's mind from the main issue.

NO. 89.

Business-getting letter, indifferent.

Rochester, N. Y., Oct. 17, 19—.

Prof. James C. Blackstone,
University of (here fill in name of university),
New York City, N. Y.

Dear Sir:

Having just revised our National Unabridged Dictionary, which is so well known and has for years been held in such high esteem by the public, we take occasion to invite your polite attention to our new edition.

We feel quite sure that if you should favor us with an order direct, or secure the work from any one of our numerous agents, you will, after making an examination, find it to be a work of unexceptional excellence, filling all the demands of the most exacting and fastidious bibliophile.

The work contains contributions from a large number of noted scholars, scientists, and specialists in every department of human knowledge, representing an array of exegetical attainment and erudition rarely enlisted in the composition of any one work.

The enclosed list will give you the prices of our dictionary in the several qualities of binding, and whilst some are more luxurious than others, the workmanship on all has been done with a keen eye to appearance, and in a substantial manner, insuring strength and durability.

Trusting that you may favor us with an order, or take advantage of this timely opportunity to provide yourself with an acquisition to your library of such great merit, by purchasing from one of our local agents, we are,

Very truly yours,
The Elite Publishing Co.,
per Thomas P. Williams,
Prest.

NO. 90.

Business-getting letter, effective.

Rochester, N. Y., Oct. 17, 19—.

Prof. James C. Blackstone,
University of (here fill in name of university),
New York City, N. Y.

Dear Sir:

To direct the attention of a gentleman of scholarly attainments and familiarity with text books to the several cardinal points of merit in any well known work, such as a Webster's Unabridged Dictionary, we would consider gratuitous; because all of the standard works differ only in slightly varying degrees of excellence, as referred to the principal features heretofore embodied in the editions on the market.

We will not expatiate upon the merits of our dictionary in contrast to any other standard one, except to say incidentally, that, in all the details of manufacture, etc., and the comprehensiveness of its contents, it is unexcelled; but the feature of its great superiority, which renders it of unique and incalculable value, in the realm of literature, and to the public in every sphere of human activity, is that which we have introduced in our last revised edition.

The standard unabridged dictionaries now in use, because of their bulk and weight, are necessarily unwieldy and cumbersome.

Our new edition contains every word that has been incorporated into the English language down to the present moment; and the printing has been done upon India paper, a recent, and we may add, a culminating triumph in the manufacture of very thin, tough and durable paper.

By the use of this paper, we have succeeded in perfecting an unabridged dictionary, equaling the most voluminous in scope with an astonishing diminution in weight.

The unabridged standard Webster's dictionaries, now in use, range in weight from 12¾ lbs. to 15 lbs., with a thickness of from 4½ to 5 inches. Our new dictionary weighs 4⅞ lbs., and is only 1⅞ inches thick. You will at once perceive the advantage of this great difference in bulk and weight which provides for its transportation in baggage with facility and convenience, equal to that of any other ordinary article of

constant necessity to travelers. For the same reason its handiness and space saving dimensions insure its greater desirability for library use.

Whilst believing that an examination of our new work would redound to your personal interest, we would also consider it a gracious compliment if you will permit us to forward you a copy, which we would be pleased to do, subject to your approval, upon receipt of the price as shown by our enclosed list for the work in the several qualities of binding.

Should you prefer, however, to examine the book before placing an order, we would thank you to call in at the book store of Edward D. Hamilton, who is an agent for our work in your city.

Very truly yours,
The Elite Publishing Co.,
per Thomas P. Williams,
Prest.

NO. 91.

Note, asking indorsement on a friend's paper.

Albany, N. Y., Aug. 1, 19—.

Mr. Charles V. Taylor,
New York City, N. Y.

Dear Sir:

Presuming upon our long and pleasant business relations, and prompted by a desire to promote the interest of a young man, son of the late Hon. James P. Merrick, who, during his lifetime, was a warm personal friend of mine, I would ask at your hands a favor, which, if you can consistently grant, will place me under the most binding obligations.

Please do not construe my request as suggesting an act which I would not cheerfully perform myself, were I free to do so under existing conditions.

Among the articles in the agreement of copartnership, which are equally binding upon the several partners in our firm, there is one by which the strictest inhibition is laid against the indorsement of commercial, or other paper, by any member of the firm, as an individual disassociated from his business connection. But for this restriction, I would con-

sider it a pleasure to affix my own signature as indorsement to a note for sixty days, which Mr. Oscar Merrick is anxious to negotiate, in order to provide immediate capital for the purchase of machinery necessary to the development of a very promising mine which he owns in Colorado.

In view of the restraint and disability to which I am subjected by the terms of my business contract, will you not lend to the project your valuable assistance, by indorsing Mr. Merrick's note at sixty days for twenty seven hundred and fifty dollars ($2750.00), with my assurance that the drawer is in every respect worthy of confidence, and with a further guarantee on my part, that should this paper, by any unforeseen or fortuitous circumstance, not be paid at maturity, I shall consider myself bound in honor to protect you; believing that this responsibility I can ethically assume, in as much as it is merely a verbal understanding between gentlemen, involving no violation of commercial or legal covenants; and any untoward contingency which may possibly arise to defeat the prompt discharge of the drawer's obligation, is provided against by ample private means which I possess, that are in no sense liable in business vicissitude.

Concisely stated, if it were probable that this transaction would be attended by any hazard whatever, so far as it refers to Mr. Merrick, I believe it to be negligible; and in any event my financial status, protection and tacit assumption of liability, remove all uncertainty and assure the discharge of the obligation beyond peradventure.

Very truly yours,
Arnold T. Bruce.

NO. 92.

Reply (to No. 91), consenting to indorse.

New York, N. Y., Aug. 2, 19—.

Mr. Arnold T. Bruce,
Albany, N. Y.

Dear Sir:

I have your letter of the 1st inst., and I look upon the opportunity to serve you, which the occasion affords, as a genuine pleasure.

In passing, however, I will say that it has been for years past contrary to my ideas of conservative business methods to indorse commercial paper as an accommodation for anybody; but in this instance, and in consideration of the high respect and regard in which I hold you personally, I will waive any objections by which I have heretofore been influenced.

If you will notify your young friend, Mr. Oscar Merrick, to mail me the note, I will endorse and return it immediately.

Wishing you continued good health, and a full measure of prosperity in life, I am,

Very truly yours,
Charles V. Taylor.

NO. 93.

Note, advice of consent to indorse.

Albany, N. Y., Aug. 3, 19—.

Mr. Oscar Merrick,
Albany, N. Y.

Dear Sir:

Referring to our recent conversation concerning the matter of indorsing your note for twenty seven hundred and fifty dollars ($2750.00), and which I took under advisement for a few days until I could give you a definite answer, I now inform you that, being restrained by my business relations from assuming outside liabilities, I have enlisted in your behalf, the friendly offices of a gentleman with whom my intimacy is of long standing.

If you will write to Mr. Charles V. Taylor, No. 156 Broadway, New York, and enclose the note which you wish to negotiate, he will indorse and return it to you by following mail.

Trusting that this may enable you to promote successfully your mining operations, I am,

Very truly yours,
Arnold T. Bruce.

NO. 94.

Note, forwarding to be indorsed.

Albany, N. Y., Aug. 4, 19—.

Mr. Charles V. Taylor,
New York City, N. Y.

Dear Sir:

I am in receipt of a letter from Mr. Arnold T. Bruce, who advises me that, at his request, you have very kindly consented to indorse my note, herewith enclosed, in favor of William E. Stark, sixty days, for twenty seven hundred and fifty dollars ($2750.00).

Whilst I have not had the pleasure of a personal acquaintance with you, permit me to express a hope that so signal an honor will be conferred upon me at no distant day, and in the meanwhile please accept the assurance of my keenest appreciation and acknowledgments for the favor which you extend.

Very truly yours,
Oscar Merrick.

NO. 95.

Note, acknowledging receipt of and returning.

New York, N. Y., Aug. 5, 19—.

Mr. Oscar Merrick,
Albany, N. Y.

Dear Sir:

Acknowledging receipt of your letter under date Aug. 4, I return, with my indorsement affixed, your note favor of William E. Stark, sixty days for twenty-seven hundred and fifty dollars ($2750.00).

Thanking you for the complimentary expressions contained in your letter, I am,

Very truly yours,
Charles V. Taylor.

NO. 96.

Note, forwarding to bank for collection.

New York, N. Y., Oct. 1, 19—.

Mr. Augustus Turner, Cash.,
Mechanics National Bank,
New York City, N. Y.

Dear Sir:

Please find enclosed for collection, and credit to my account, note made Aug. 4, 19—, by Oscar Merrick, in my favor, sixty days, 6% interest, for twenty seven hundred and fifty dollars ($2750.00), indorsed by Charles V. Taylor.

Yours truly,
William E. Stark.

NO. 97.

Note, bank's notice to drawee of nonpayment and protest.

New York, N. Y., Oct. 8, 19—.

Mr. William E. Stark,
New York City, N. Y.

Dear Sir:

The note, herewith enclosed, and which was entered for collection on the 1st inst., drawn in your favor by Oscar Merrick, sixty days, for twenty seven hundred and fifty dollars ($2750.00), has been returned by our correspondent, unpaid, with protest charges as shown.

Shall we charge your account with the protest charges, or will you remit check to cover same?

Yours truly,
Augustus Turner,
Cash.

NO. 98.

Note, drawee's notice to indorser of nonpayment and protest.

New York, N. Y., Oct. 9, 19—.

Mr. Charles V. Taylor,
New York City, N. Y.

Dear Sir:

You are hereby notified that the note drawn by Mr. Oscar Merrick, under date of Aug. 4, 19—, in my favor, sixty days,

for twenty seven hundred and fifty dollars ($2750.00), and indorsed by you, was presented for collection through my bank and has been returned unpaid.

In default of payment by the drawer of the note, I shall hold and exhaust you, as the indorser, to the full extent of principal, interest and protest fees, demanding full discharge of the obligation, on or before the fifth day after you shall have received this notification, at the expiration of which time, if your liability is not acquitted in full satisfaction, I shall seek recourse in law.

The note may be taken up at the Mechanics National Bank of this city, with which institution I have placed it to afford you convenient facility for such action as you may take in the premises.

Yours truly,
William E. Stark.

NO. 99.

Note, return of paper by drawee to bank for collection from indorser.

New York, N. Y., Oct. 9, 19—.

Mr. Augustus Turner, Cash.,
Mechanics National Bank,
New York City, N. Y.

Dear Sir:

With the return of Mr. Oscar Merrick's protested note, I send you a copy of a letter written to Mr. Charles V. Taylor, the indorser, and which explains itself.

If he does not call and take up the note at the expiration of the time allowed, please return it to me as I shall then place it in the hands of my attorney with instructions to institute legal proceedings.

Very truly yours,
William E. Stark.

NO. 100.

Note, indorser's acknowledgment of nonpayment and protest notices.

New York, N. Y., Oct. 10, 19—.

Mr. William E. Stark,
New York City, N. Y.

Dear Sir:

I have your favor of the 9th inst., advising me of Mr. Oscar Merrick's failure to meet his note.

I shall give the matter my attention.

Yours truly,
Charles V. Taylor.

NO. 101.

Note, bank's notice to drawee of payment of protested paper by indorser.

New York, N. Y., Oct. 12, 19—.

Mr. William E. Stark,
New York City, N. Y.

Dear Sir:

You are advised that the protested note of Oscar Merrick, in your favor, for twenty seven hundred and fifty dollars ($2750.00), with interest and protest charges added, has this day been taken up by Mr. Charles V. Taylor, the indorser, and the amount has been credited to your account and shall be entered in your bank book when next in hand.

Yours truly,
Augustus Turner,
Cash.

NO. 102.

Note, indorser to friend of drawer.

New York, N. Y., Oct. 12, 19—.

Mr. Arnold T. Bruce,
Albany, N. Y.

Dear Sir:

It is with no ordinary feeling of indignation that I am confronted with the unpleasant necessity of informing you

that your young friend, Mr. Oscar Merrick, has defaulted in payment of his note, which I indorsed at your request.

Having been notified by the drawee of the note of this fact, with peremptory demand upon me, as the indorser, for payment, with the menace of legal proceedings in the event of my failure to comply within five days, I have this day taken up the note, paying the amount in full, with added interest and protest charges.

Of course I am ignorant of the circumstances or causes which may have led up to the failure of Mr. Merrick to meet this obligation; but the default, to whatever cause it may owe its origin, impresses me as conduct so flagrant that I have been impelled to write him a very severe letter, a copy of which I herewith enclose.

I have not advised him of the fact that the note has been taken up; and which I did very promptly in order to avert further disagreeable complications, feeling assured that you would approve of my action, as I was clearly liable under the law, and as any delay based upon the conjecture that Mr. Merrick would take up the note himself within the prescribed limits, appealed to my mind as the wildest sort of speculation, which would inevitably lead to further and very expensive entanglements.

Regretting this very unpleasant episode, and with the hope that you may find some way to reimburse yourself through further negotiations with Mr. Merrick, I am,

Very truly yours,
Charles V. Taylor.

NO. 103.

Note, indorser's censure of drawer.

New York, N. Y., Oct. 12, 19—.

Mr. Oscar Merrick,
Albany, N. Y.

Dear Sir:

Mr. William E. Stark, drawee of your note for twenty seven hundred and fifty dollars **($2750.00)**, which bears my indorsement, has notified me of your default in payment.

I did not for one moment apprehend the barest possibility of your failure to meet this paper upon maturity, when I affixed my signature in indorsement of it, at the urgent solicitation of our mutual friend, Mr. Arnold T. Bruce.

To say that I am surprised beyond bounds, and utterly dumbfounded, would be no extravagant expression of my feelings.

Had it not been for my confidence in your integrity and strict business methods, inspired by the indorsement of you by Mr. Bruce, I certainly should not have varied from the rule which had become inflexible with me: never to put my name on the back of any paper whatsoever.

I trust that you will exert every effort at once to take up this protested note, thereby safeguarding your own honor and the financial interests of those who have befriended you.

If you have any explanation to offer I would suggest that you confer with Mr. Bruce, as I am personally disinclined to have any further correspondence on the subject.

Yours truly,

Charles V. Taylor.

NO. 104.

Note, friend exonerating drawer.

Albany, N. Y., Oct. 13, 19—.

Mr. Charles V. Taylor,
New York City, N. Y.

Dear Sir:

Your letter of the 12th inst. received, and I not only heartily approve the expedient course which you adopted in disposing of the disagreeable matter of Mr. Oscar Merrick's protested note; but I sincerely thank you for relieving the situation of any further possible publicity and complexity.

Mr. Merrick has made me the confidential repository of a most extraordinary chain of circumstances, to which are due his nonpayment of the note.

Without entering into the minutiæ, I freely assert that the adverse elements which have entered into the case as prime factors in the creation of a critical situation, from which it

was physically impossible to escape, fully exculpate him so far as any intentional neglect can be inferred, and his prompt action in placing in my hands ample security for the amount involved, cannot be regarded otherwise than as indisputable evidence of that high sense of honor for which I have always given him credit.

I take pleasure in transmitting herewith my check for $————, covering the amount of the note, interest and protest charges.

With the expression of my sincerest regard and acknowledgment of your friendly offices in the matter, I am,

Very truly yours,
Arnold T. Bruce.

NO. 105.

Notice of draft drawn.

Harrisburg, Pa., May 2, 19—.

Messrs. Louis Bell & Son,
Philadelphia, Pa.

Gentlemen:

In compliance with instructions and authority under date of the 30th ulto., we have this day drawn on you at sight for fourteen hundred and seventy five dollars and eighty cents, **($1475.80)** for balance of your account.

Yours truly,
Willard & Moore.

NO. 106.

Complaining of draft dishonored.

Harrisburg, Pa., May 4, 19—.

Messrs. Louis Bell & Son,
Philadelphia, Pa.

Gentlemen:

We were amazed, and in no small measure chagrined, to find in our morning's mail, returned unpaid with protest charges attached, the draft which we drew against you on the 2nd inst.

Whilst the incident is most exasperating, we feel constrained to suspend judgment or any remedial action, assuming that you certainly must have some semblance of a reasonable explanation for such extraordinary procedure, in the face of your explicit and unequivocal directions to us.

Awaiting a prompt reply, we are,

Yours truly,

Willard & Moore.

NO. 107.

Reply (to No. 106), explaining cause of draft dishonored.

Philadelphia, Pa., May 5, 19—.

Messrs. Willard & Moore,
Harrisburg, Pa.

Gentlemen:

In reply to your letter of the 4th inst., I hasten to assure you that the untoward occurrence of our failure to honor your draft, was due to a combination of very fortuitous circumstances which causes us the keenest regret in every sense proportionate to the annoyance which it may have caused you; and I earnestly trust that, when in possession of the facts, you will acquit our firm of any culpable neglect or reprehensible design.

My father, Mr. Louis Bell, has been in Vichy, France, for the past three months. On the day that your draft was presented I was out of the city engaged in a very important business project, and unfortunately our cashier, who holds our power of attorney to sign checks, was taken suddenly ill, leaving our office entirely without executive authority. I was absent from Philadelphia for several days; but upon my return and ascertaining the facts, I wrote you in full explanation of the default, signifying my willingness to assume the expense for protest charges, and pay the draft promptly upon its next presentation.

It is evident that our letters have crossed in transit; but I have no doubt you are, by this time, in receipt of mine.

Very truly yours,

Herbert T. Bell,
of Louis Bell & Son.

NO. 108.

Reply (to No. 107), accepting explanation of draft dishonored.

Harrisburg, Pa., May 6, 19—.

Messrs. Louis Bell & Son,
Philadelphia, Pa.

Gentlemen:

We are pleased to say, in acknowledging the letter of your Mr. Herbert T. Bell, that his explanation of your failure to honor our draft is thoroughly satisfactory.

In the meanwhile we had received the first letter referred to by Mr. Bell, and the draft is now en route for presentation the second time.

If there was anything contained in our letter of complaint indicating pique or vexation, we trust that you will view it indulgently, bearing in mind that, in the presence of a very aggravated situation, we made no harsh interpretation of the occurrence, and in the interim allowed for an explanation, we accorded you the benefit of suspended judgment.

Yours truly,
Willard & Moore.

NO. 109.

Contract work, principal to contractor complaining of irregularities.

Cleveland, Ohio, May 1, 19—.

Mr. Harvey J. Wardwell,
Columbus, Ohio.

Dear Sir:

While in Columbus last week I made a short tour through the sections of the city where you are conducting my building operations, and I feel constrained to notify you that the result of my inspection was not wholly satisfactory.

It is not my intention to be unreasonably exacting, but I believe it is to my best interest, as well as to yours, that any variation from the specifications contained in our contract

should be called to your attention immediately upon its discovery, rather than permit a continuance which may lead to contention and unpleasant relations in final settlement.

Please permit me to remind you that when the completed work is finally offered for acceptance, a most thorough and rigid inspection will be made by my architect, from whose observation, you may be sure, the most trivial detail in construction and quality of material will not escape. Our contract provides for the very highest grade of building materials obtainable in the market, and for the best skilled workmanship.

As my visit to the works in course of erection was unexpected, I am inclined to infer that the irregularities which I noticed are not of infrequent occurrence when the mechanics in your employ are quite sure that they are not under surveillance.

Considering the importance of the work, and the established fact that it is the sum of seemingly trivial things in construction, as well as in everything else in life, that gives character, stability, and permanence to the whole, these minor details, which are of paramount necessity, should be taken into account and looked after with the greatest vigilance.

If you have a foreman, or any one employed to inspect material when laid down on the ground, and follow the work as it progresses by stages, no such person was visible to me. Not a little of the lumber I discovered to be far below specifications, which provide that every piece shall be of good grain, free from knots, and well milled. Some of the hard baked brick had not been sufficiently burnt to insure desired durability; and I found the bricklayers using dry bricks instead of those which should have been well saturated with water before being laid. You certainly must know that to insure the strength and permanency of a wall, the piles of new brick should be well watered with a hose, before being delivered to the bricklayer; otherwise the bricks, being dry and of a porous nature, will quickly absorb the moisture from the mortar or cement, and thereby prevent it from properly setting, as these materials both require enough moisture to maintain a certain consistency indispensable in the process of setting or becoming hard. When mortar or cement is depleted of its moisture by absorbtion, it will not set in hard and compact form, but sets without ad-

hesion of the particles, and in a short time disintegrates and crumbles away.

I would suggest that you avail yourself of this early opportunity to have your building operations progress in a manner conducive to final satisfactory results, and as I wish you well, I have instructed my architect to make a thorough inspection immediately, and give you the full benefit of his observation and advice.

Yours truly,
Walter E. Mann.

NO. 110.

Reply (to No. 109), explaining irregularities.

Columbus, Ohio, May 3, 19—.

Mr. Walter E. Mann,
Cleveland, Ohio.

Dear Sir:

I have your letter of the 1st inst., and thank you very much for calling my attention to the irregularities which you noticed whilst inspecting your buildings in course of erection, under my contract with you.

My reputation for excellence of construction has been earned by many years of experience and conscientious observance of essential details and conformity with specifications; and I can assure you, sir, that the information which you impart in your letter has caused me no little surprise, not to say mortification.

As you are aware, I have numerous contracts for construction constantly in progress in different localities, which require as much of my personal supervision as it is possible to give, and necessarily my time is divided up between the several sites of building operation.

To provide for competent supervision at the different works, I have capable and experienced foremen, whose presence on the ground would preclude the possibility of such negligence on the part of my employes as you have mentioned. I was at a loss to understand it, until, upon investigation, I ascertained that the foreman was suddenly called away from the

buildings, by sickness in his family, on the day that you made your inspection; and he has advised me that, so far as your report refers to the failure of the laborers and masons to have the bricks properly moistened, he can offer no explanation other than the natural tendency of cheap labor to neglect work when not watched; but you may rest assured that on no other occasion since the first brick was laid, has the masonry been slighted in the least of its minor details.

I am glad that you have mentioned the inferiority of some of the lumber and bricks, because it affords me the opportunity to inform you that this material had already been inspected, rejected by the foreman and reported to me, and the several parties from whom it was purchased have been notified to that effect. The lumber and bricks that you noticed had been culled from the main body of the material, and placed in separate piles, subject to and waiting advices from manufacturers.

It is hardly necessary for me to assure you that not only shall I be highly pleased to have your architect make an immediate inspection; but shall consider it a mark of courtesy shown me by you, which elicits my warmest acknowledgments.

Very truly yours,
Harvey J. Wardwell.

NO. 111.

Catalogue, asking publishing house for.

Augusta, Ga., Feb. 7, 19—.

The Saalfield Publishing Co.,
Akron, Ohio.

Gentlemen:

Kindly send me at your earliest convenience, your complete catalogue, advising me at the same time as to terms and credit.

I am conducting, for this locality, quite an extensive stationery, blank book, &c., business.

Induced by frequent inquiries, both from local customers and by letter from residents in different sections of the county and state, concerning text and reference books generally, I have

concluded to undertake an experimental expansion of my business, which will embrace a line of works such as I think will be suitable and sufficient for the demand in this part of the country.

Because of the numerous inquiries and favorable comments reaching me recently, my attention has been drawn to, and interest enlisted in your recently revised edition of the Webster's Unabridged Dictionary, printed on India paper, and for which I have already received an order.

On receipt of this you may ship me the dictionary upon the special terms to the trade, of which I expect to be advised in your reply.

Yours truly,
Frederick Goodwin.

NO. 112.

Reply (to No. 111), enclosing catalogue.

Akron, Ohio, Feb. 10, 19—.

Mr. Frederick Goodwin,
Augusta, Ga.

Dear Sir:

We take great pleasure in transmitting herewith our complete catalogue and price list, as requested in your letter of the 7th inst.

Our prices and terms, as shown, are uniformly the same to our trade; except in rare instances, by special arrangement, on very large orders, when terms for payment are graduated to suit.

We are much gratified at your expressions of commendation for our recently revised Webster's Universal Dictionary, and can assure you that the favorable criticism it has elicited throughout the country generally, is by no means exaggerated.

Aside from its exclusive advantages with regard to weight and dimensions—and which are due to the extremely light and delicate texture of the India paper—it contains the only world's gazetteer, which has been brought down to date with reference to population, according to the latest United States census reports, and also the most recent modifications

in political divisions, geographical names, etc., authorized by the United States Geological Survey. Similar census data, as far as they are extant and available, relating to foreign countries, have been embraced in the compilation of the new gazetteer.

Thanking you for your valued order, you are informed that the dictionary has been this day shipped by Adams Express, invoice for which you will find herewith enclosed.

Wishing you the fullest measure of success in your larger business undertakings, and looking forward with pleasant expectation for the establishment of long and mutually agreeable business relations, we are,

Very truly yours,
The Saalfield Publishing Co.,
per * * * * * * * * * * *,
Prest.

NO. 113.

Stock speculation, requesting information concerning.

Bath, Me., Jan. 10, 19—.

Messrs. Throckmorton & Co.,
Boston, Mass.

Gentlemen:

Attracted by your very inviting circular letter, and also having had my attention directed to the prominence and reliability of your firm by local acquaintances who have had speculative accounts with you, I am contemplating the utilization of some idle capital in a few conservative ventures on the stock market—so far, at least, as conservatism can be considered in connection with any form of speculation.

I have never been a speculator, nor have I ever gained a dollar outside of my profession as attorney at law, and the fact is, without some enlightenment from you, I would not have the remotest idea of how to proceed in such transactions as are conducted through a stockbrokerage firm.

May I, therefore, request that you send me any literature bearing upon the subject which will, in your judgment, instruct and enable me to proceed intelligently. If such printed

matter is not available, will you kindly convey to me in abstract, by letter, the necessary information relating to commissions, margins, and other salient features of stock operation, referred to in your circular, and concerning which I shall require a somewhat more explicit definition; as the terms used evidently presuppose some familiarity with the business, and are comprehensible only to the initiated.

While awaiting a reply at your early convenience, I am,

Yours truly,

Lewis R. Hill.

NO. 114.

Reply (to No. 113), explaining stock operations.

Boston, Mass., Jan. 11, 19—.

Mr. Lewis R. Hill, Atty. at Law,
Bath, Me.

Dear Sir:

In replying to your letter of the 10th inst., duly received, please permit us to inform you that we do not issue any printed literature explanatory of stock operations.

We occasionally send out a circular letter—such as the one which fell into your hands—to our regular nonresident customers, calling attention to favorable signs in the market which we think would interest them. As in your case, we sometimes send a few circulars to persons whose names have been given us as probable prospective customers.

There has not been, within our memory, a time more propitious than the present to enter a market offering greater opportunity for those who are optimistic and do not overestimate the intrinsic value of leading securities in railroad and industrial stocks; and never has the situation for steady and healthy advance in prices been so promising. The unprecedented earnings of railroads, and the output of the great industrial organizations within the past twelve months, coupled with the general prosperity of the country at large and the encouraging stability in financial conditions as disclosed by the bank statements, have created a bullish sentiment, which in our judgment will prove irresistible, and render the

outlook for successful speculation, within conservative lines, unusually enticing.

In passing, however, I would inform you, in this initial stage of our negotiations, that it is not our policy to in any way influence the judgment of our customers. We merely advise them of the situation as we see it, and give them the advantage of our superior facilities for gathering the facts which constitute the prime factors in determining the drift of the market, whether for rise or decline.

Stock speculation involves no intricacies whatever, but it is a field of operation for the exercise of good judgment in getting in and out of the market at the right time, and in analyzing and taking advantage of the multitudinous apparently insignificant indications of natural and artificial activities which influence fluctuation of prices.

Whilst good judgment and conservatism may be viewed as the sheet anchors of successful speculation, it must yet be borne in mind that chance and accident enter largely into it as prime determinants, otherwise this method of acquiring wealth could not logically be defined as speculation.

The business customs existing for mutual protection between broker and customer are very simple and readily understood.

Transactions in stocks may be divided into two classes, viz., investments and speculative. Substantially stated, the former consists of an outright purchase or sale of stock, which, after being executed by the broker, finally closes the transaction; the customer paying in full and taking his certificate of stock in case of a purchase, or receiving from the broker the amount of the proceeds in case of a sale.

In speculative transactions the purchases or sales are made upon a margin, usually of ten per cent., upon the par value of the stock—or translated into money value, a margin of $1000.00 upon every one hundred shares of stock for which the par value is $100.00; or in further elucidation: ten per cent. on $10,000.00, regardless of market price of stock, whether it be above or below par.

A stock whose par value is $100.00 is said to be at a premium, or above par, when selling at a price over that figure, and below par, when selling at a price less than that figure.

In accordance with an established rule of the stock exchange, entailing a penalty for infraction, members are not permitted to execute orders for the general public upon a commission of less than ⅛ per cent. reckoned on the par value of $100.00, or $12.50 on every hundred shares of stock bought or sold.

In opening an account with a brokerage firm for speculative purposes, it is customary to make a deposit in such sum as may be determined by the number of shares in which the operator expects to deal—if in one hundred shares, then $1000.00, and so on; and this margin must at all times be maintained in full amount, at the discretion of the broker. Should this margin at any time diminish because of rising or falling prices, it is the privilege of the broker to call for more margin, and in the event of failure to respond, it is his prerogative to close the account by selling out or buying in the line of stock in which the operator may be either long or short.

An operator is said to be "long" of stock when he has bought stock and is holding it for a rise. He is said to be "short" of stock when he has sold, at a certain figure, stock which he does not possess, expecting to buy it in at a lower figure for delivery.

When the broker makes a purchase of stock on margin for a customer, he has invested in this purchase the market value of the stock, less the amount of margin deposited by the customer, and the latter is charged six per cent. interest upon the money thus invested by the broker, and allowed five per cent. interest upon his margin.

Upon all purchases of stock on margin, the certificates remain in the possession of the broker, as he, of course, is virtually the owner; and these stocks he uses by hypothecation in loans, if need be, to release the capital which would otherwise be tied up.

When the broker makes a sale of stock short, and has none of that certain stock on hand, or is not carrying any for the account of other customers, in order to make his delivery he resorts to the usual practice of borrowing the stock from some other broker whose customers are long of it. By this means the borrowing broker is enabled to make his delivery, and the lending one secures the use of the money

temporarily, or until he sells it for his own customer, at which time he calls in the stock from the borrower.

It is this practice among brokers of using the stocks they carry as collateral securities for loans between themselves or with banks, that enables them to carry on the tremendous volume of business daily transacted on change, as it provides a means for disengaging capital which would otherwise be locked up.

Believing that we have covered the ground with sufficient thoroughness, and that this simple explanation of our business will enable you to act advisedly, there remains nothing further to say except to express the wish that you may confer upon us the honor of your valued patronage.

Very truly yours,
Throckmorton & Co.

NO. 115.

Reply (to No. 114), depositing margin and giving an order.

Bath, Me., Jan. 13, 19—.

Messrs. Throckmorton & Co.,
Boston, Mass.

Gentlemen:

Your very interesting letter of the 11th inst. received, and contents carefully noted. You have certainly presented the several essential phases of market operations in such clear and concise terms as to almost make me feel like one of the old and seasoned habitués of your office; and had my contemplated venture into the market been attended by the slightest indecision or timidity, your clear exposition of what really constitutes the risk has clinched my determination finally, and in token of my earnestness I herewith enclose my certified check for $5000.00, on the Traders Bank of Bath, Me., which please place to my credit as margins and buy for my account stocks as follows:

100 shares Amalgamated Copper @ 64.
100 do Consolidated Gas @ 140.
200 do General Electric @ 158.

100 do New York Central @ 106.
Please wire upon execution of order, and oblige,

Yours truly,
Lewis R. Hill.

NO. 116.

Telegram.

Advising purchase of stocks.

Boston, Mass., Jan. 14, 19—.

Lewis R. Hill,
Bath, Me.
Bought 100 Amal. Cop. 63⅞, 100 Consol. Gas 139¼, 100 N. Y. C. 105⅝, 200 Gen. Elec. 157½.

Throckmorton & Co.

NO. 117.

Advising purchases of stock and acknowledging receipt of check.

Boston, Mass., Jan. 14, 19—.

Mr. Lewis R. Hill, Atty. at Law,
Bath, Me.

Dear Sir:

In acknowledging receipt of your favor of the 13th inst., containing certified check for $5000.00, and also your order for purchase of stock, we would advise that you have been given credit for the amount of your remittance, and as per our telegram of even date, we have purchased for your account:

100 shares Amal. Copper @ 63⅞.
100 do Consol. Gas @ 139¼.
100 do N. Y. Central @ 105⅝.
200 do Gen. Electric @ 157½.

Thanking you for your order, we remain,

Very truly yours,
Throckmorton & Co.

NO. 118.

Market letter from brokers to customer.

Boston, Mass., Jan. 16, 19—.

Mr. Lewis R. Hill, Atty. at Law,
Bath, Me.

Dear Sir:

There was little to distinguish the record of today's trading from that of the past week, which showed throughout an undercurrent of heaviness. No new influences of importance seem to affect the market noticeably either one way or the other, yet there was a slightly apparent predisposition toward the bull side late in the day, although prices were depressed somewhat during the early trading.

The slight advance in prices was made in a rather hesitating way, indicating no decided strength. There was, however, just before the close, a brisk buying movement which may be taken as an indication for a stronger opening in the morning. This movement seemed to derive its chief impetus from bidding by the professional element, from which we are encouraged to believe that better prices will prevail tomorrow.

Very truly yours,
Throckmorton & Co.

NO. 119.

Telegram.

Ordering sale of stocks.

Bath, Me., Jan. 23, 19—.

Throckmorton & Co.,
Boston, Mass.
Close out my stocks at market.

Lewis R. Hill.

NO. 120.

In verification of telegram (No. 119) to sell stocks.

Bath, Me., Jan. 23. 19—.

Messrs. Throckmorton & Co.,
Boston, Mass.

Gentlemen:

I wired you this day an order, of which this letter is a verification, to sell at market price all stocks that you are carrying for me, meaning:

100 shares Amal. Copper.
100 do Consol. Gas.
100 do N. Y. Central.
200 do Gen. Electric.

Yours truly
Lewis R. Hill.

NO. 121.

Telegram.

Advising sale of stocks.

Boston, Mass., Jan. 23, 19—.

Lewis R. Hill,
Bath, Me.

Sold 100 N. Y. C. 107¼, 100 Consol. Gas 140¾, 200 Gen. Elec. 159¾, 100 Amal. Cop. 64⅝.

Throckmorton & Co.

NO. 122.

Verifying telegram (No. 121), advising sale of stocks.

Boston, Mass., Jan. 23, 19—.

Mr. Lewis R. Hill, Atty. at Law,
Bath, Me.

Dear Sir:

Verifying our telegram of even date, we have this day sold for your account:

100 shares Amal. Copper @ 64⅝.

100 do Consol. Gas @ 143¾.
200 do Gen. Electric @ 159¾.
100 do N. Y. Central @ 107¼.

Very truly, yours,
Throckmorton & Co.

Note.—It will be observed that the operator has been long of stocks and has sold out at a profit.

NO. 123.

Placing an order to purchase and sell stocks.

Bath, Me., Jan. 28, 19—.

Messrs. Throckmorton & Co.,
Boston, Mass.

Gentlemen:

Thanks to your most excellent advices concerning the condition of the market from day to day, I think I have been enabled to follow the trend of prices with an unerring precision that has been a surprise to me. At all events the results of my first venture have proven very gratifying and encouraging.

There are several stocks which I have been closely watching of late, and whose erratic movements convince me of the presence of some artificial power in maintaining them at their present figures. I am strongly impressed with the belief that these stocks will experience a sharp decline in the near future, and I intend to sell them short as soon as they reach a little higher mark, which I think they will do before the decline begins. There are several other stocks on the list which I think are good purchases.

Will you please take the following order to be executed when the several stocks reach a figure in close proximity to the prices indicated:

Sell: 100 shares Gen. Electric @ 160¼.
200 do Consol. Gas @ 142.
100 do N. Y. Central @ 108.
100 do Amal. Copper @ 65½.

Buy: 100 shares Lehigh Valley @ 182.
100 do Pullman Pal. C. @ 160.
100 do Ches. & Ohio @ 71.

I enclose herewith my check for $3000.00 for additional margin, with which please credit my account.

Yours truly
Lewis R. Hill.

NO. 124.

Reply (to No. 123), acknowledging order and receipt of check.

Boston, Mass, Jan. 29, 19—.

Mr. Lewis R. Hill, Atty. at Law,
Bath, Me.

Dear Sir:

Your favor of the 28th inst., enclosing check for $3000.00, received, and the amount has been credited to your account.

We have noted your order and shall exercise due vigilance to ensure its execution at prices approximating as closely as possible to the figures specified.

Very truly yours,
Throckmorton & Co.

NO. 125.

Telegram.

Advising purchase and sale of stocks.

Boston, Mass., Feb. 7, 19—.

Lewis R. Hill,
Bath, Me.

Bought 100 Pullman 150⅛, 100 C. & O. 70, 10 Lehigh 180⅞. Sold 100 Amal. Cop. 66, 100 N. Y. C. 108¾, 200 Consol. Gas 143¼, 100 Gen. Elec. 161.

Throckmorton & Co.

NO. 126.

Verifying telegram (No. 125), advising purchases and sales of stock.

Boston, Mass., Feb. 7, 19—.

Mr. Lewis R. Hill, Atty. at Law,
Bath, Me.

Dear Sir:

We have this day advised you by wire of the purchases and sales of stock for your account as follows:

Bought: 100 shares Pullman Pal. C. @ 150⅛.
100 do Lehigh Valley @ 180⅞.
100 do Ches. & Ohio @ 70.

Sold: 100 do N. Y. Central @ 108¾.
100 do Amal. Copper @ 66.
200 do Consol. Gas @ 143¼.
100 do Gen. Electric @ 161.

Very truly yours,
Throckmorton & Co.

Note.—It will now be observed that the operator is both long and short of the market.

NO. 127.

Telegram.

Ordering sale of stocks and shorts covered.

Bath, Me., Feb. 14, 19—.

Throckmorton & Co.,
Boston, Mass.

Sell all my stocks and buy covering all my shorts.

Lewis R. Hill.

NO. 128.

Verifying telegraphic order (No. 127), and requesting statement.

Bath, Me., Feb. 14, 19—.

Messrs. Throckmorton & Co.,
Boston, Mass.

Gentlemen:

I wired you today an order to buy in the stocks of which I am short and to sell those which you are carrying for me. Please consider this letter a verification of my telegram.

I would thank you to close my account and mail me a statement with check for balance due me, at your earliest convenience after execution of the order.

Yours truly,
Lewis R. Hill.

NO. 129.

Telegram.

Advising purchases and sales of stock.

Boston, Mass., Feb. 15, 19—.

Lewis R. Hill,
Bath, Me.

Sold 100 Pullman Pal. C. 151½, C. & O. 71¼, 100 Lehigh 182, Bought 100 Amal. Cop. 64¾, 200 Consol. Gas 142½, 100 N. Y. C. 108, 100 Gen. Elec. 159⅝.

Throckmorton & Co.

NO. 130.

Advice of account closed, transmitting statement, and enclosing check.

Boston, Mass., Feb. 15, 19—.

Mr. Lewis R. Hill, Atty. at Law,
Bath, Me.

Dear Sir:

Following up our telegram of even date advising you of the purchases and sales which close your account, we here-

with transmit a statement together with our check for $9,306.55, the amount of balance due you.

We are much gratified to present you with a statement of account showing such a handsome net profit; from which we are encouraged to hope for a continuance of your valued patronage, should you decide to try the market again at some future time; and thanking you for the confidence already reposed in us, we remain,

Very truly yours,
Throckmorton & Co.

STATEMENT.

MR. LEWIS R. HILL IN ACCOUNT WITH THROCKMORTON & CO.

NO. 131.

Date 19....																				
														Dr.			Cr.			
Jan.	14	By margin deposited															5	000	00
Jan.	14	Bought	100	shares	Amal. Copper	@	63⅞				6	387	50							
		do	100	shares	Consol. Gas	@	139½				13	925	00							
		do	100	shares	N. Y. Central	@	105⅝				10	562	50							
		do	200	shares	Gen. Electric	@	157¼				31	500	00							
		Commissions										62	50	62	437	50				
Jan.	19	Sold	100	shares	Amal. Copper	@	64⅛	6	462	50										
		do	100	shares	Consol. Gas	@	140¾	14	075	00										
		do	200	shares	Gen. Electric	@	159¾	31	950	00										
		do	100	shares	N. Y. Central	@	107½	10	725	00	63	212	50							
		Less Commissions							62	50										
		Less Interest 5 days @ 6%							51	98		114	48				63	098	02	
Jan.	28	By margin deposited															3	000	00	
Feb.	7	Bought	100	shares	Pullman Pal. C.	@	150⅛				15	012	50							
		do	100	shares	Lehigh Valley	@	180⅝				18	087	50							
		do	100	shares	Ches. & Ohio	@	70				7	000	00							
		Commissions										37	50	40	137	50				
Feb.	7	Sold	100	shares	N. Y. Central	@	108¾	10	875	00										
		do	100	shares	Amal. Copper	@	66	6	600	00										
		do	200	shares	Consol. Gas	@	143½	28	650	00										
		do	100	shares	Gen. Electric	@	161	16	100	00	62	225	00							
		Less Commissions										62	50				62	162	50	
Feb.	15	Sold	100	shares	Pullman Pal. C.	@	151⅛	15	150	00										
		do	100	shares	Ches. & Ohio	@	71¼	7	125	00										
		do	100	shares	Lehigh Valley	@	182	18	200	00	40	475	00							
		Less Commissions							37	50										
		Less Interest 8 days @ 6%							53	47		90	97				40	384	03	
Feb.	15	Bought	100	shares	Amal. Copper	@	64⅜				6	475	00							
		do	200	shares	Consol. Gas	@	142¼				28	500	00							
		do	100	shares	N. Y. Central	@	108				10	800	00							
		do	100	shares	Gen. Electric	@	159⅜				15	962	50							
		Commissions										62	50	61	800	00				
		Interest on $5,000 Margin 33 days @ 5%							27	50										
		Interest on $3,000 Margin 19 days @ 5%							9	50								37	00	
		BY BALANCE												9	306	55				
														173	681	55	173	681	55	

Note.—The statement above (No. 131) is a specimen of the standard form embodying the transactions as taken from the books. These statements, with unessential modification of detail, are practically the same in general use. The caption or title of the exhibit may be written "Account" or "Statement of Account" or "Statement."

NO. 132.

Puts and calls, asking explanation of.

Bath, Me., March 10, 19—.

Messrs. Throckmorton & Co.,
Boston, Mass.

Gentlemen:

My recent operations through your house have proven so profitable and satisfactory that I have concluded to make further ventures in the market; but I am anxious first to learn something about speculation in Puts and Calls.

I have been informed that this method of operating involves a lesser degree of hazard than operations on margin; because of the fact that the losses can be limited to exactly the amount of the first investment on each transaction.

However, as I have only a vague and hazy idea of this system of operating, I would thank you to give me a full and clear explanation of it in order that I may proceed intelligently.

Yours truly,
Lewis R. Hill.

NO. 133.

Reply (to No. 132), explaining puts and calls.

Boston, Mass., March 14, 19—.

Mr. Lewis R. Hill, Atty. at Law,
Bath, Me.

Dear Sir:

Your favor of the 10th inst. received, and I take great pleasure in giving you the information you request, feeling confident that it will enable you to familiarize yourself thoroughly with speculation in Puts and Calls.

A Put is an option which is purchased in anticipation of the decline in the price of a stock.

It is a contract which gives the holder the right to sell a stated number of shares of a given stock at a fixed price, within a specified time.

A certain distance below the market price on the day

of issue, is usually a part of the consideration for a Put; and this distance varies according to the amount paid, and the duration of the option.

As the Put gives the operator the **right** to sell at a fixed price, he can be "**Short**" practically of the stock at the Put figure, if he chooses to be so; but this right, of course, he will only exercise in case the stock declines to a price below the Put figure during the existence of his contract.

Let us assume that the operator had purchased a Put on **New York Central R. R.** Stock, and the Put figure was, say, 142. If the market price of that stock should decline during the time of such contract, to any point below 142, his returns would be as follows:

By closing at 141
A Put on 10 shares would return $10.
A Put on 20 shares would return 20.
A Put on 50 shares would return 50.

By closing at 140
A Put on 10 shares would return $ 20.
A Put on 20 shares would return 40.
A Put on 50 shares would return 100.

By closing at 137
A Put on 10 shares would return $ 50.
A Put on 20 shares would return 100.
A Put on 50 shares would return 250.

and so on according to the point at which the option closed.

Conservative operators in stocks often secure a Call and a Put on the same stock; because such stock may advance sufficiently to return a profit on the Call and afterwards decline and give a profit on the Put, or vice versa.

Puts also serve as a protection for purchasers; for should the market price of a stock upon which an operator holds a Put contract decline below the Put figure during the time of such contract, he can order a purchase of the stock in case he thinks that an upward turn of the market is coming. Such a purchase would be protected by the Put.

Likewise a sale may be made when a stock on which a Call is held, has advanced above the call figure.

By this method of operating many profits may be made

by sales and purchases of stocks, protected by options, without further risk; or if the operator makes a sufficient deposit with his broker, he can buy while the market price is above the Put figure or sell "**Short**" while the market price is below the Call figure.

A Call is an option which is purchased in anticipation of an advance in the price of stock on which it is secured.

It is a contract which gives the holder the right to buy a stated number of shares of a stock at a fixed price, within a specified time.

A certain distance above the market price on the day of issue, is usually a part of the consideration for a Call; and this distance varies according to the amount paid for the contract, and the length of time it has to run.

As a Call gives an operator the right to buy at a fixed price, he can be practically "**Long**" of stock at the Call figure, if he chooses to be so (**and not otherwise**), at any time during the contract period; and he will only exercise this privilege when the market price has advanced **above** the Call figure during such time.

But the operator is not in the position of a purchaser who has to protect the stock in case of a decline. The only expense to him is the cost of the option. The market may decline to any extent, but he will have no further loss; and, should it advance again during the time specified in contract, he may be able to close his option at a profit.

Assuming that he had bought a Call on **Steel Common** Stock, and the call figure was, say, 70. If the market price of that stock should advance during the continuance of the contract, to any point above 70, his returns would be as follows:

By closing at 71

A Call on 10 shares returns $10.
A Call on 20 shares returns 20.
A Call on 50 shares returns 50.

By closing at 72

A Call on 10 shares returns $ 20.
A Call on 20 shares returns 40.
A Call on 50 shares returns 100.

By closing at 75

A Call on 10 shares returns $ 50.
A Call on 20 shares returns 100.
A Call on 50 shares returns 250.

and so on according to the point at which he closes.

There are three essential conditions in all options, **distance, time** and **cost.** The **distance** from the market price at which they are made, varies according to the amounts paid and the length of time they have to run.

The **distance** also varies according to conditions in the market and the activity of the stock.

As options cannot always be obtained in panicky or very wild and excited markets, they should be secured in advance of anticipated movements, and while ordinary rates prevail.

The amount paid for an option is the total liability of the purchaser. It is not a deposit or margin, but a sum paid to the maker of the contract for the privilege of exercising such option, if desired, during a given time.

An option may be closed at any time during the period for which it holds good. It is not necessary to wait until the last day. But the holder is under no obligation to close it, and will only do so when it shows a profit during the specified time; after that period it simply expires and the contract ceases to exist.

Options have several advantages well worth considering: They require only small amounts of money; much less than is necessary for purchases or sales.

Their cost is so small as to put it in the power of anyone to take advantage of the chances for unlimited profits with limited liability. Great fluctuations in prices may give great profits; they can never give a great loss.

This is the only way in which a possible small loss can be determined in advance.

Every option does not yield a profit, but the amount paid for one which fails to give any returns is insignificant when compared with the profits obtained from one which pays well.

With the pleasant expectation of a renewal of your favors, we remain,

Very truly yours,
Throckmorton & Co.

MISCELLANEOUS BUSINESS LETTERS.

Advertisement, specimen forms of, for various employments.

Note.—As advertisements should be as short as practicable because of the expense, the phraseology used in their construction should conform as far as possible to the peculiar requirements of the position or office to be filled, and briefly specify qualifications required. This applies with special force to occupations involving great responsibility; such as stationary engineers, firemen, chauffeurs, inspectors of dangerous machinery or apparatus, coachmen, etc., where the lack of certain moral qualifications, as sobriety, carefulness, etc., would constitute a menace to human life.

NO. 134.

Advertisement for office employes and salesmen.

Wanted.—A thorough and experienced d. e. bookkeeper (**if for any other position substitute the kind of occupation for d. e. bookkeeper**) by (**here indicate the nature of the business—whether by a large commission house, manufacturing concern, etc.**). Good salary to start (**or salary and commission**). In replying give references. Address R. 10, News Office (**or direct applicant to call with credentials at business place of advertiser**).

NO. 135.

Advertisement for employes in mechanical occupations, etc.

Wanted.—A licensed stationary engineer (**if for any other position substitute the kind of occupation for stationary engineer**). Must be sober and careful (**or of unexceptional good habits**). Answer in own handwriting giving names of former employers. Address W. 25, Times Office (**or direct applicant to call with credentials at residence or business place of advertiser**).

NO. 136.

Advertisement for domestics, gardeners, hotel help, etc.

Form A.

Wanted.—By a private family, a capable cook (**if for any other household occupation substitute the same for cook**). Must come well recommended. Apply 1116 Bristol Place.

NO. 137.

Form B.

Wanted.—Experienced and industrious gardener (**if for any other outdoor servant's position, such as stable boys, yard men, etc., substitute the same for gardener**). Must come well recommended. Apply 1116 Bristol Place.

Note.—In replying to advertisements for employes in any capacity, it is well for the applicant to clip the advertisement from the newspaper and paste it neatly in the upper left hand corner, as shown in the specimen letter next following, and the subject matter of the application should begin thus: "Referring to;" or "Replying to;" or "In reply to;" or "In answer to the above advertisement, etc." If the excerpt from the newspaper is not pasted or attached to the application, the opening sentence should commence thus: "Referring to;" or "Replying to;" or "In reply to;" or "In answer to your advertisement in today's Times, etc."

NO. 138.

Reply (to No. 134), advertisement.

Note.—Unless it has been indicated or implied that it is either a firm, individual, or corporation which has inserted the advertisement, the letter of application may begin without any salutation, as shown in the letter next following.

Clipping from newspaper— pasted or pinned.

New York, Jan. 18, 19—.

R. 10,
News Office,
City (**or New York City if the applicant is a non-resident**).

Referring to the above advertisement, I respectfully apply for the position, with the information that I am an experienced and well schooled double entry bookkeeper (**if advertisement is for any other position substitute the same for d. e. bookkeeper**), having filled important positions with several prominent business houses within the past fifteen years, both in this and other cities.

The scope of my work has not been restricted to any one line, but covers a wide range of diversified knowledge in several systems of accounts, relating to banking, brokerage, merchandising, and manufacturing.

I have been a short time out of employment because of the failure of the firm with which I was last engaged.

My credentials are of the highest order, and I am confident that, in a personal interview, I can convince you of my qualifications for the position, and put you in communication with endorsers of such unquestionable standing as to satisfy you concerning my good habits and integrity.

With the pleasant expectations that my application may meet with your favorable consideration to the extent, at least, of affording me the opportunity to confer with you, I am,

Very respectfully yours,
Charles E. Ford.

NO. 139.

Reply (to No. 135), advertisement.

Philadelphia, Pa., April 3, 19—.

W. 25,
Times Office,
City.

In answer to your adv. in today's Times for a capable stationary engineer, with license (**if advertisement is for any other occupation substitute the same for stationary engineer**), I respectfully submit this my application for the situation, with the information that my experience, extending over a period of fifteen years in the operation of important plants, qualifies me, with respect to mechanical skill and competency, to fill the position.

I enclose herewith copies of testimonials, from manufacturing and other concerns in the employ of which I have been since my installation as licensed steam engineer.

I am painstaking and careful in the exercise of duty, and my habits are irreproachable, of which facts you may very readily assure yourself by conferring or communicating with my former employers.

If the strong endorsement, as shown by accompanying letters, should predispose you in my favor, I shall be pleased

upon notification to call and give you any further particulars and assurance you may require.

Respectfully,
David C. Clark.

NO. 140.

Reply (to Nos. 136 & 137), advertisement—Forms A and B.

Note.—Ordinarily this class of employes is directed in the advertisement to call at the residence or place of business of the advertiser; but to provide for exceptional cases the following form of specimen application is given. Address the advertiser by name and to the residence or place of business, or to the newspaper address given, as the case may be.

Cleveland, Ohio, March 20, 19—.

Mr. or Mrs. (**here insert the name, if given in the advertisement. If not, leave blank and commence the letter without title of courtesy and name**).

I read your advertisement for a cook (**or for whatever other occupation the advertisement may have called**). I am a capable cook and have worked in some of the best families.

I have good letters of recommendation and I can refer you to the following people: (**here insert the names of former employers**).

Please answer addressing me as above (**or the address may follow the signature**), and I will call to see you.

Respectfully,
Annie Murray.

NO. 141.

Mortgage, asking renewal of.

Lee Co., Ark., June 28, 19—.

Mr. Charles H. Banker, Atty. at Law,
Little Rock, Ark.

Dear Sir:

The mortgage on my farm, which you negotiated for me five years ago with the Alliance Trust Co., of your city, expires on the 15th prox.

I have this day remitted funds in full for interest due for

the last quarter, the payment of which has been somewhat delayed because of the great difficulties confronting me in my efforts to convert available personal property into cash without great sacrifice of values.

As you are no doubt familiar with the situation in this and adjoining counties, it will not be necessary for me to dwell at any length upon the grievous misfortune which has been visited upon the farmers generally along the Mississippi within the past few months. It suffices to say that I am among those who have sustained the greatest damage by the unprecedented and disastrous floods which have ruined the crops, devastated great areas of farming lands, sweeping away buildings, fences and stored crops, and causing untold losses by the destruction of live stock. In a word, the conditions prevailing here could not be more deplorable.

In the presence of these facts you can readily understand that the lifting of my mortgage upon date of expiration will be impossible, and, therefore, I pray that you may lend me the assistance of your valuable offices and secure an extension of time, or a renewal of the mortgage for from two to five years.

Since 19— my farming operations and affairs generally had been so prosperous that, until seriously crippled by the calamitous inundations, I did not entertain the slightest idea of renewing my mortgage, as the indications for a splendid crop, and the prospect of marketing my live stock at high prices, had never, in my experience, been more promising.

You can very readily conceive how the foreclosure of that mortgage would spell a ruined life for me, being only a simple farmer, knowing no other profession, and depending entirely upon the ownership of land for an existence.

Of course, as my farm is a valuable property, I have no doubt the probabilities of a foreclosure are remote; at the same time I realize the expediency of due precaution and the necessity for making safe provision at as early a moment as possible. I would, therefore, ask you to take the matter in hand at once and confer with the people who now hold the mortgage, and commit them to an agreement for its renewal.

In the event that they should be insistent upon its payment at expiration of term, or even should they evince any hesitancy in the matter, it would be well to negotiate with other

parties until some responsible person or persons can be committed without fear of evasion at the last moment.

With many thanks for your past capable services and uniform professional zeal in my interest, I am,

Very truly yours,
William D. Hanson.

Address,
Peters,
Lee Co.,
Ark.

NO. 142.

Reply (to No. 141), favorable.

Little Rock, Ark, June 30, 19—.

Mr. William D. Hanson,
Peters, Ark.

Dear Sir:

Your letter of the 28th inst. came duly to hand, and I hasten to reply, informing you that, immediately upon its receipt, I repaired to the offices of the Alliance Trust Co., and had a very pleasant and satisfactory conference with Mr. Arthur Williams, the president.

I related to him substantially the contents of your letter, emphasizing the facts forcibly, and urging, with all the power at my command, the expediency of extending financial and moral support to the honest, energetic and thrifty agriculturalists who have been the victims of the disastrous floods in your section of the state.

It gratified me to note the broad and liberal spirit of civic conscience and public policy with which Mr. Williams met my appeal in your behalf, and you may depend upon the renewal of your mortgage upon the same terms, and for the same length of time contained in the expiring instrument.

You need have no apprehension of any recession later on from the acquiescence of Mr. Williams to my proposition for a renewal, as his consent was accorded with marked cheerfulness and willingness, so far as I could interpret his language and expression. I am quite sure that had he manifested by

word or sign, however obscure, any reluctance, it would not have escaped my observation, and, therefore, I did not deem it necessary to bind him by any written assent; and especially as I know him to be a man of unquestionable commercial honor, whose word is equivalent in effect to any binding agreement which he would sign.

Considering the severity of the present stringency in monetary affairs and its persistent duration, without any relief in sight that may be relied upon, I think that the course pursued by the Alliance Trust Co. in this instance is most liberal.

With the assurance of my deepest sympathy with you in your present adversity, and with the earnest hope that your affairs will later on shape themselves to your better and more permanent advantage, I am,

Very truly yours,
Charles H. Banker.

NO. 143.

Law suit, client to lawyer, concerning.

St. Paul, Minn., Feb. 10, 19—.

Mr. Samuel Hopkins, Atty. at Law,
Minneapolis, Minn.

Dear Sir:

Referring to my case against the Chicago, Milwaukee and St. Paul Railroad, I wish to advise you of certain features which have developed subsequent to our last conversation.

The contention of the railroad people has been, not that they are free from liability; but that the valuation placed by me upon the blooded horses which were killed in the wreck, is excessive. Upon close investigation, I have learned that in the claim department of the general freight agent's office, there is little if anything known as to the actual value of my stock, and the exception taken to my valuation is based upon the appraisal of some employe, whose province is, and has been, restricted to the valuation of stock struck and killed by locomotives while running on the road.

Whilst, of course, I intend to exhaust every legal recourse to secure full indemnity, I would much prefer an equitable set-

tlement, rather than engage in a long and tedious legal contest and fight my case through all the courts, which, I am quite sure, would be the inevitable result, unless the company should vary from its policy of wearing out litigants by almost interminable legal processes, and thus forcing settlement consonant with their own arbitrary estimates of valuation and amount of indemnity.

As the sum of the claim filed by you was based solely upon my verbal statement of the actual value of my stock, it has occurred to me that the conclusion of the claim agent, and supported by the general solicitor of the road, may have been, to some extent, influenced by the common practice of excessive and exaggerated damages claimed by stock owners along the line, who have sustained losses by the killing of their cattle; and, therefore, I have secured the enclosed affidavits of the well known breeders from whom I purchased the horses, confirming my statement as to the value of the stock and the purchase price paid by me.

Would it not be well, before proceeding further, to confer with their legal department, submitting this additional evidence substantiating my claim as to valuation, and ascertain what settlement, if any, can be effected without further litigation or actual loss to me?

Yours truly,
Thomas J. Buck.

NO. 144.

Reply (to No. 143), concerning law suit.

Minneapolis, Minn., Feb. 12, 19—.

Mr. Thomas J. Buck,
St. Paul, Minn.

Dear Sir:

Immediately upon receipt of your letter, dated Feb. 10, I called upon the general freight agent of the Chicago, Milwaukee and St. Paul Railroad, and discussed with him, at some length, the question concerning the valuation of your stock killed in the collision on Jan. 14, last.

I satisfied him that your claim was just and not excessive

—in fact it fell considerably below the figure to which you should really be entitled, if incidental damages were taken into account. I think I convinced him that the trouble and inconvenience to which you have been subjected, and the probable loss which you will sustain, because of your inability to fulfill certain agreements without possession of the horses, would in itself constitute a claim apart from the loss represented by the intrinsic value of your stock.

Whilst it is only a surmise, I am very strongly impressed with the belief that the general freight agent will recommend a prompt settlement through the legal department.

Within the next few days I will be able to give you more definite information, as I have been assured that the new developments in the case will be taken at once under advisement, and if the final conclusion is favorable to you the matter will be disposed of speedily and finally.

Very truly yours,

Samuel Hopkins.

NO. 145.

To a Physician, paying bill and dispensing with services.

Annapolis, Md., Nov. 8, 19—.

Dr. Edward Quincy Adams,
Baltimore, Md.

Dear Sir:

I enclose herewith my check for the amount of your bill, less $10.00, which is an item that was charged in a previous bill already paid. By referring to your books you will no doubt discover that this has been inadvertently included in your last bill.

It would be, indeed, difficult for me to fittingly express my boundless confidence in your skillful ministration to the requirements of my daughter's distressing condition, and my keen realization of the improvement she has made whilst under your care; at the same time I am constrained to confess that it will be impossible to avail myself of your further valuable services, and for reasons which I will state with the utmost frankness and without reservation:

The long and unyielding ailment with which my daughter is afflicted, together with other unexpected demands upon my slender resources, have reduced me to the stern necessity of curtailing my disbursements in every possible quarter. This is not a matter of choice, but one of inexorable obligation.

You may rest assured that my solicitude for my daughter's welfare would, in the absence of any other motive, prompt me to the most rigorous self-sacrifice and abnegation to secure for her the benefit of expert treatment, such as she has enjoyed while in your hands; but I see no possible means within my power of attainment, which will enable me to continue such treatment and meet the expense with the same promptness which has heretofore been my wont.

Please accept the assurance of my profound respect and appreciation of your very kind attentions.

Very cordially yours,
(Mrs.) Cornelia Rogers.

NO. 146.

Reply (to No. 145), offering services gratis.

Baltimore, Md., Nov. 9, 19—.

Mrs. Cornelia Rogers,
Annapolis, Md.

Dear Madam:

Whilst acknowledging receipt of your letter of the 8th inst., and thanking you for the remittance, please permit me to offer my apology for the awkward error made in overcharging you to the amount of $10.00, previously paid.

Apropos of the solicitude which you feel concerning your inability to continue my services, please allow me, if I may do so without seeming obtrusiveness, to reassure you by informing you of my entire willingness to continue my professional services without any remuneration whatever, until such time as your pecuniary ability becomes adequate to the convenient discharge of the obligation.

In fact, were it not that I feel a hesitancy in assuming that you would, under the circumstances, accept my services gratis, I should be tempted to offer them freely, rather than have your

daughter exposed to the malign uncertainties of the disease in its present stage of advancement. She is in a very critical condition, and the deprivation of skillful medical attention might terminate in a fatal result.

Trusting that my suggestion may be understood as actuated by a kindly and disinterested spirit, and that it will not be distasteful, nor conflict with your own sense of delicacy, I am, dear madam,

Most faithfully yours,

Edward Quincy Adams, M. D.

NO. 147.

Resignation, Railroad Division Supt. to Gen. (or Gen'l) Supt.

Chicago, Ill., June 4, 19—.

Mr. Francis E. Dabney, Gen. (or Gen'l) Supt.,
Chicago, Ill.

Dear Sir:

My long and agreeable business relations with the X. Y. & Z. Railroad Co., and the pleasure and profit which I have experienced while serving under your administration, render the task of writing this, my resignation, one attended by no little regret and painful emotion.

I have accepted a position in another city and in another line of business, influenced entirely by an extraordinary alluring offer, and inducements conducive to the fulfillment of my highest ambition, and which will ultimately secure for me a measure of success I could not reasonably expect in my present occupation.

With the assurance of my most unqualified acknowledgments of your uniform courteous treatment and encouragement of my efforts to rise in this profession, I am,

Respectfully yours,

Maurice Gordon,
Div. Supt.

NO. 148.

Reply (to No. 147), accepting resignation with regret.

Chicago, Ill., June 5, 19—.

Mr. Maurice Gordon, Div. Supt.,
Chicago, Ill.

Dear Sir:

I am in receipt of your letter of the 4th inst., and very much regret to learn of your determination to leave our service.

We are all sorry to lose you; but yet, if you have a better opening, we cannot but wish you that success and prosperity you so well merit by the faithful and able discharge of duties during your term of service on this road.

It would afford me pleasure to say to all with whom you may come in contact in your new field, that for correctness of habits, integrity, ability and a faithful and conscientious discharge of duties, I know of no young man your superior.

Should it be to your interest, at any time in the future, to return to the railroad business, I shall be glad to have you do so.

With best wishes for your success through life, I am,

Very truly yours,
Francis E. Dabney,
Gen. (or Gen'l) Supt.

NO. 149.

Application, for railroad position.

Topeka, Kan., July 19, 19—.

Mr. William P. Trippe, Gen. (or Gen'l) Supt.,
Kansas City, Mo.

Dear Sir:

I am anxious to obtain employment in the operating department of your road, in any capacity to which, in your judgment, my qualifications may be adapted.

I have had no experience in the railroad, or any other business, but am a graduate of the grammar school, and have taken a course at a business college.

I am eighteen years of age, physically sound, have no bad

habits, and have always resided with my parents, except for a short time while absent attending school.

I fully realize the weight of responsibility resting upon the humblest operative in the railroad business, and if you can find it consistent to afford me a chance to start out in life under your management, I shall certainly bear the kindness in constant remembrance.

Very respectfully,
Donald R. Payson.

Note.—The above form of letter (No. 149), with some modification, will serve as an application for positions in banks, mercantile and manufacturing concerns, or other lines of business when the applicant is young and inexperienced.

NO. 150.

Reply (to No. 149), encouraging.

Kansas City, Mo., July 20, 19—.

Mr. Donald R. Payson,
Topeka, Kan.

Dear Sir:

Referring to your letter of the 19th inst., I regret my inability to offer you a position just at present. I am, however, favorably impressed with the tone of your letter, and the spirit of earnestness which it expresses.

I shall bear you in mind and give you the first available opening at a salary, which may be very small; but at the same time commensurate with the usefulness of an inexperienced young man. Whether or not a small beginning will lead to preferment later on, is a matter which will rest entirely with you.

I would suggest that you call at my office on the 2nd prox., when I shall be pleased to talk with you and give the matter further consideration.

Yours truly,
William P. Trippe,
Gen. (or Gen'l) Supt.

NO. 151.

Application of trained nurse for service in hospital.

Hagerstown, Md., June 6, 19—.

Dr. Henry C. Nelson, Resident Physician,
Baltimore, Md.

Dear Sir:

I am an experienced trained nurse and was graduated from the training school of the A. B. C. Hospital ten years ago, and have been in almost constant employment since then, engaged principally with private cases.

I am anxious to resume hospital duties which will insure me continuous employment with permanency of location.

I shall bear in most pleasant remembrance anything which you may feel at liberty to do to help me secure an engagement in some other hospital, should there be no vacancy in the one under your management.

Very cordially yours,
(Miss) Margaret F. Johnstone.

NO. 152.

Reply (to No. 151), indefinite.

Baltimore, Md., June 7, 19—.

My dear Miss Johnstone:

Replying to your letter of the 6th inst., I regret to say that I cannot offer you much encouragement, at present, in the matter of employment as nurse in this institution. I may, however, find an opportunity to avail myself of your services some time in September next, and will suggest that you call upon me in the early part of that month for further discussion and consideration of the subject.

If, in the meantime, I should be advised of an opening in any other institution, it will afford me pleasure to exert in your behalf, such influence as I may possess.

Very truly yours,
Henry C. Nelson, M. D.

NO. 153.

Theatrical person, asking booking agent for engagement.

Note.—The following form of letter may be used, with appropriate modifications, by theatrical people in any special line or occupation.

Utica, N. Y., Feb. 5, 19—.

Mr. James Lancaster,
New York City, N. Y.

Dear Sir:

I would thank you to place me on your books for an early engagement, in stock or on the road, to fill the part of a (**here state line of work**).

Within the past —— years I have filled the parts below enumerated with the following companies:

The Lone Star Mine, as character woman (**or man**).

The Dawn of a To-morrow, as ingenue (**or juvenile**).

Way Down East, as leading lady (**or man**).

I was for two seasons with the Bush Temple Stock Co., in Chicago; for one season with the Dixie Stock Co., St. Louis; and have filled a number of short summer engagements in different parts of the country, appearing in various roles. I have also worked in vaudeville and do a song and dance specialty.

The Haymakers, a company on the road with which I am now engaged, will close in Syracuse, N. Y., next Saturday, after which date I shall be at liberty.

Please address me care of New York Clipper.

(**Signature**).

NO. 154.

Reply (to No. 153), concerning theatrical engagement.

New York, N. Y., Feb. 6, 19—.

(**Person Addressed**),
(**Address**).

Dear Sir (**or Madam**):

Acknowledging receipt of your letter of the 5th inst., I am pleased to inform you that I have entered your name upon

my books, and shall suggest you to the first manager applying for a performer in your line.

This has been a very disastrous season, and the city is full of theatrical people out of employment; but I do not apprehend any great delay in placing an artist of your well known versatile ability.

Yours truly,
James Lancaster.

BUSINESS ANNOUNCEMENTS AND CIRCULARS.

NO. 155.

Circular.

Announcing modiste's establishment, opening of.—(General form, susceptible to modifications to suit various tradespeople.)

Having just returned from abroad, Madame Louise announces to her numerous patrons, the acquisition to her stock of a most unique and superb line of the latest creations in the Parisian art of dressmaking. Gowns, wraps and every article pertaining to the wardrobe of well dressed ladies, have been selected with the utmost care and discrimination, by experts, renowned for their exquisite taste and knowledge of elegant and chic attire.

Madam Louise extends a most hearty welcome to all those interested in rare materials and artistic workmanship, to call at her commodious establishment any day during the week beginning Monday, the ——, and inspect this new and incomparably beautiful stock of goods.

(here insert place and date.) (no signature.)

NO. 156.

Circular.

Of a wine merchant.

Note.—The following form of circular may be used, with appropriate modifications, in any line of retail business catering to family trade.

I take pleasure in informing you that I have just replenished my stock upon a very extensive scale, and having taken

advantage of a very opportune time in the market, I have succeeded in obtaining the major portion of my goods at phenomenally low prices: a fortunate circumstance which will operate to the material benefit of my numerous patrons, as it is my purpose to share with them my good fortune by offering them a rare opportunity to purchase their supplies at prices unprecedented in the line of high class goods which I have to offer.

The public is most cordially invited to call at my store and see the fine assortment of domestic and imported fancy goods of which my new stock is composed. **(Here enumerate some of the leading articles.)**

Respectfully soliciting your patronage, I am,

(**Signature**).

NO. 157.

Circular.

Of a commission man.

Note.—The following circular may be used, with appropriate modifications, for any kind of commission or brokerage business.

Permit me to invite your courteous attention to the continued success and expansion of the (**insert character of brokerage or commission business**) which I have conducted since its establishment in 19—.

My long and broad experience in this business places me in the foremost rank of capable and expert agents, and affords me exceptional facilities for executing your commands with the greatest possible advantage to you.

My rate of commission is uniform, and does not exceed that which has been established by long custom and usage.

I confidently assert, that should you favor me with your valued orders, the result will prove gratifying beyond your expectations.

Very truly yours,

(**Signature**).

NO. 158.

Circular.

Claim Agent.

Note.—The following circular may be used, with appropriate modifications, for any kind of collecting agent or attorney.

I (**or we**) make a specialty of collecting claims (**or debts**) of every description, and in every condition of delinquency.

The perfect system which I (**or we**) have inaugurated, and the success with which it has been attended, appeal more eloquently for your patronage than any argument which I (**or we**) can formulate in words.

Classes of accounts which have been abandoned by others as utterly hopeless, have readily yielded to my (**or our**) effective methods.

If you have any considerable number of questionable accounts outstanding I (**or we**) respectfully suggest that you place a few of them in my (**or our**) hands, which will serve to test my (**or our**) efficiency, and satisfy you that any confidence which you may repose in me (**or us**), will be amply repaid by the alert attention and untiring energy which I (**or we**) shall invest in the pursuit and advancement of your interests.

(**Signature.**)

NO. 159.

Announcing expiration of partnership.—(General Form.)

(**Place and Date.**)

(**Person or Persons Addressed**),
(**Address**).

Dear Sir (**or Gentlemen**):

Please take notice that the copartnership existing heretofore between Alexander Addison and William Bowles, under the firm name of Addison & Bowles, will expire by limitation and without renewal on the 1st prox., and thereafter the business will be continued and conducted under the name of Alexander Addison.

Yours truly,
Addison & Bowles.

NO. 160.

Announcing change in firm.—(General Form.)

(**Place and Date.**)

(**Person or Persons Addressed**),
(**Address**).

Dear Sir (**or Gentlemen**):

Please take notice that the business conducted heretofore under the firm name of Addison & Bowles, will on and after the first day of January, 19—, be continued under the name of Addison, Bowles & Co., Mr. Julius Walker having been admitted into the firm as full partner.

Yours truly,
Alexander Addison,
William Bowles.

NO. 161.

Announcing merging of two firms.—(General Form).

(**Place and Date.**)

(**Person or Persons Addressed**),
(**Address**).

Dear Sir (**or Gentlemen**):

Please take notice that the firms of Bell & Ellis and Craig Sons & Co., have this day, with all their several interests, been merged into one firm, which will continue in the same mercantile line heretofore followed by both, under the business title of Craig, Ellis & Co.

By the consolidation of these two competitive firms, it is the settled conviction of the principals that they will be enabled to broaden the scope of their commercial activity, materially augment their working capital, and conduct their operations upon a far more economical scale than it were possible under previously existing conditions.

The advantages of consolidation in many lines of business have been so well demonstrated that any more than cursory

reference to the subject would be superfluous; but it is an obvious fact, and one universally conceded, that where the expenses of operation are signally reduced, the public derives substantial benefit in lower prices and more efficient service.

With the pleasant expectation that the patronage with which we have heretofore been favored, and the past confidence reposed in us may be continued, we remain,

Respectfully,
Craig, Ellis & Co.

NO. 162.

Assignment, notice of.

(**Place and Date.**)

(**Person or Persons Addressed**),
(**Address**).

Dear Sir (**or Gentlemen**):

Surrounded by embarrassing business complications, from which I find it impossible to extricate myself, I am constrained to make an assignment of the assets of my business and personal estate.

Believing that this time is the only course left open to me whereby I shall be best enabled to subserve the interest of my creditors, I have secured the valuable services of Mr. ———, an old and respected merchant of this city, to represent our joint interests as my assignee.

I have requested the assignee to make a thorough examination into my affairs and to report their condition to you with absolute impartiality, and without reservation; and have further authorized him, in case such demand should be made by one or more of my creditors, to permit a full inspection of the books and accounts, thereby enabling such creditor or creditors to verify the accuracy of my assignee's report.

Yours truly,
(**Signature.**)

NO. 163.

Assignee's report to creditors.

(**Place and Date.**)

(**Person or Persons Addressed**),
(**Address**).

Dear Sir (**or Gentlemen**):

As assignee for the liquidation of the business affairs of Mr. ———, I respectfully submit the following report:

An exhaustive examination into the business and personal affairs of Mr. ———, results in the following exhibit of his assets and liabilities:

Exhibit.

Assets—		
Stock (**Per Inventory**)		$ 18,375.80
Bills Receivable (**Good**)	$15,560.28	
Bills Receivable (**Indifferent**)	2,112.45	
Bills Receivable (**Bad**)	365.18	18,037.91
Book Accounts (**Good**)	12,810.24	
Book Accounts (**Indifferent**)	5,122.75	
Book Accounts (**Bad**)	802.15	18,735.14
Two Mortgages (**On Farms**)		6,300.00
Real Estate (**Business Property**)		45,000.00
Cash		750.44
		$107,209.29
Liabilities—		
Bills Payable		$ 40,115.60
Mortgage (**On Business Property**)		25,000.00
Interest Due on Mortgage		750.00
Taxes		212.50
Borrowed Capital		35,000.00
		$101,078.10

The above showing is very encouraging, and the proper handling of the business foreshadows an eventual settlement in full.

The largest portion of the debit balances are unquestionably certain, and other resources can no doubt be made avail-

able by a little diplomatic management in the matter of collections.

The valuation on real estate has been made by disinterested appraisers, and is in keeping with surrounding values.

The stock inventory is given as per invoice prices, and which, if disposed of gradually, at the regular prevailing retail prices, will realize a substantial sum in excess of valuation shown in report.

I have every reason to assure you that the realization of full values will most indubitably be attained, providing there is no interruption in the conduct of the business along the lines heretofore followed by Mr. ———, and which, subject to the approval of creditors, I expect to follow in my efforts to disengage it from its present entanglement, and realize on assets, without sacrifice, sufficient to liquidate in full and save harmless all concerned.

Respectfully,
(**Signature.**)

NO. 164.

Announcing the retirement of a partner.—(General Form.)

(**Place and Date.**)

(**Person or Persons Addressed**),
(**Address**).

Dear Sir (**or Gentlemen**):

Please take notice that Mr. Robert Baxter, heretofore a member of our firm, has retired from the copartnership, the business of which will hereafter be continued under the firm name of Webster & Collins.

With the assurance that a continuance of your patronage will be highly valued, we remain,

Yours truly,
Webster & Collins,
successors to
Baxter, Webster & Co.

NO. 165.

Announcing succession to a business.—(General Form.)

(**Place and Date.**)

(**Person or Persons Addressed**),
(**Address**).

Dear Sir (**or Gentlemen**):

In announcing to you my succession to the business of the late Mr. Ernest Talbot, I desire to inform you that I purpose to deal in the same line, extend my facilities and enlarge stock, by the introduction of a miscellaneous assortment in other classes of manufactured goods.

I am sure that an investigation of my business standing, resources, etc., will disclose to you the fact that I am in every sense entitled to the same credit and terms which you have heretofore extended to my predecessor.

If I hear from you favorably upon this subject of dispensing credit, I shall be pleased to place an order in the very near future.

Very truly yours,
Henry B. Morse.

NO. 166.

Announcing the establishment of a branch house.—(General Form.)

(**Place and Date.**)

(**Person or Persons Addressed**),
(**Address**).

Dear Sir (**or Gentlemen**):

To provide for the expeditious handling of our rapidly growing business in the western states, we have found it necessary to establish a branch house in Omaha, Neb.

Our Mr. ———, who has covered, as salesman, much of the western territory, and who is well and favorably known to our trade in that section, will assume entire charge of our new establishment.

It is with no hesitation or uncertainty that, with the excellent facilities afforded him by our New York house, we pre-

dict a substantial and rapid development of our business in that locality, as the propinquity to the trade, if no other advantage is taken into account, will insure the benefit of lowest possible prices and quick service.

Respectfully soliciting your valuable patronage, we are,

Yours truly,

Martin, Bradley & Co.

MERCANTILE AND LEGAL FORMS.

Note.—In filling out the amount on any commercial paper, where the sum is both written out and shown in figures, great care should be exercised to avoid leaving any space between the final numeral of the dollars, and the first numeral of the cents, written in the decimal fractions.

Correct form—$200.50 or $200\frac{50}{100}$

Incorrect form—$200. 50 or 200 $\frac{50}{100}$

NO. 167.

Bank check to order.

No. 1. New York, N. Y., Sept. 9, 19—.

Fourth National Bank.

Pay to the order of Henry Wills.....

Two hundred and seventy-five..... $\frac{19}{100}$ Dollars.

$275 $\frac{19}{100}$.

Joseph Harris.

NO. 168.

Bank check to bearer.

No. 1. New York, N. Y., Sept. 9, 19—.

Fourth National Bank.

Pay to Henry Wills.....or Bearer,

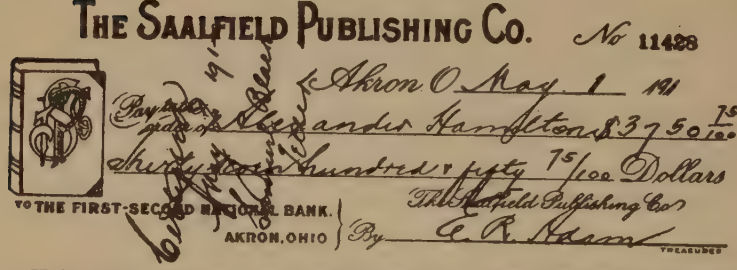
Five hundred ..... $\frac{00}{100}$ Dollars.

$500 $\frac{00}{100}$.

Joseph Harris.

NO. 169.

Bank check, certified.


THE SAALFIELD PUBLISHING CO.
No 11428
Akron O May 1 19
Pay to the order of Alexander Hamilton $37.50 75/100
Thirty seven hundred fifty 75/100 Dollars
THE FIRST-SECOND NATIONAL BANK.
AKRON, OHIO
The Saalfield Publishing Co
By E. R. Adam
TREASURER

Note.—The figures, such as 21, and all like combinations in the twenties, thirties, and so on upward to and including the nineties, have been, and may now be authoritatively written as compound words, i. e., twenty-one, thirty-five, forty-four, etc.; but in drawing checks, or filling out the amounts in commercial and other paper, this form of compound word is practically obsolete, and is now written almost universally as two words, the hyphen being omitted. The more modern form, if it has not grammatical sanction, derives its authority from long business custom and usage in Wall Street and other financial centres, and amongst the banks, banking and mercantile concerns, etc., throughout the country.

There are two forms in vogue for filling out the amount in the body of a check, or any other commercial instrument, in sums from $2,000 upward to $9,999.99.

Examples.

First form:

Two thousand dollars.

Two thousand five hundred dollars.

Nine thousand, nine hundred and ninety nine—$\frac{99}{100}$ dollars.

Second form:

Twenty hundred dollars.

Twenty five hundred dollars.

Ninety nine hundred and ninety nine $\frac{99}{100}$ dollars.

The second form is preferable, being the accepted and standard one in banking and commercial circles.

Indorsements (or endorsements).

Note.—An indorsement, in commercial law, is the signature of the payee of a check, note or bill, or that of a third person, written on the

back of the instrument, in evidence of his assuming its payment, or of his transfer of it, or both.

There are several forms of indorsement, each having special significance.

NO. 170.

Indorsement in full. This form mentions the name of the person in whose favor it is made.

Example—Pay to the order of Joseph Myers.
Thomas Scott.

NO. 171.

Indorsement in blank. This form consists of the name of indorser on the back of the instrument without any qualifying clause.

Example—Thomas Scott.

NO. 172.

An absolute indorsement. This form binds the indorser to pay, after due notice has been given him that the prior parties have failed to pay; but under no other condition is he held liable. In legal effect an indorsement in blank by a holder or party is absolute.

Example—(See indorsement in blank).

NO. 173.

Conditional indorsement. This form makes the indorser's liability conditional upon the performance of some other requirement; as for example, notice to be given the maker of the instrument not to pay.

Example—Pay to the order of Joseph Myers with the provision that I shall be * * *
Thomas Scott.

NO. 174.

Restrictive indorsement. This form debars any further negotiation of the instrument.

Example—Pay to the order of Joseph Myers only.
Thomas Scott.

NO. 175.

Indorsement without recourse, (or qualified indorsement). This form transfers the instrument without assumption of liability by the indorser.

Example—Pay to Joseph Myers or order without recourse.
Thomas Scott.

NO. 176.

Joint indorsement. This form is used when the instrument is drawn to two or more persons who are not partners.

Example—

Thomas Scott.
William Henderson.
Charles Harrison.

NO. 177.

Successive indorsement. This form fixes the liability assumed in the order in which endorsements are made, and each indorser must be exhausted successively, in satisfaction of the liability, until all liability has been discharged.

Example—With successive liability **(or with liability in the order of succession).**

Thomas Scott.
William Henderson.
Charles Harrison.

NO. 178.

Special indorsement. This form contains the qualifying words "or order" or "for collection."

Example—Pay to Joseph Myers or order, or for collection.

Thomas Scott.

Note.—Irregular indorsement.. This form is rarely used, being intended simply as an assurance of payment to the payee. It has no legal value, as it is generally made by a strange person before the payee has indorsed the instrument, and the irregular indorser does not become a party to any transfer of the paper.

NO. 179.

Draft, sight.

Boston, Mass., Nov. 10, 19—.

To A. S. Allen & Co.,
25 S. Market St.,
Galveston, Texas.

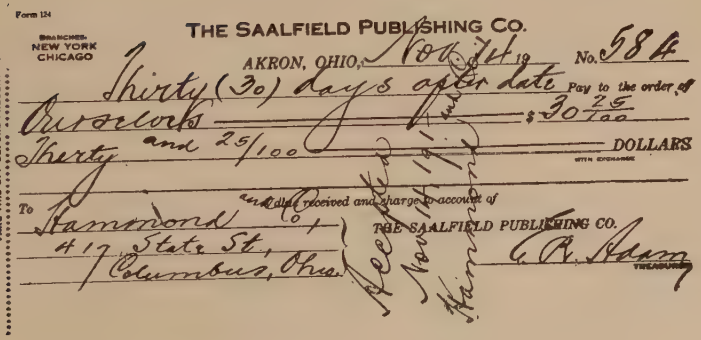
At sight, pay to the order of Francis Smith, Three Hundred and Nineteen Dollars, and charge to account of,

$319 $\frac{00}{100}$.

James Hammond.

NO. 180.

Draft, acceptance of.



NO. 181.

Draft, negotiable.

Baltimore, Md., Feb. 3, 19—.

Warren Bros.,
Chicago, Ill.

Five days after sight, pay to the order of Howard Brown, Seven Hundred and Five Dollars, for value received, and charge same to account of,

$705 $\frac{00}{100}$. Daniel Cook.

NO. 182.

Note, plain.

Cleveland, Ohio, Aug. 12, 19—.

Sixty days after date, I promise to pay to Herbert Morris, for value received, Fifty six Dollars.

$56 $\frac{00}{100}$ Ernest Bowers.

NO. 183.

Note, promissory.

San Francisco, Cal., June 18, 19—.

Sixty days after date, I promise to pay to David Hood, or order, Two Hundred and Fifty Dollars, for value received.

$250 $\frac{00}{100}$. Allen Bennett.

NO. 184.

Note, Demand.

Philadelphia, Pa., Oct. 17, 19—.

On demand, I promise to pay to John Harrison, or order, Seventy five Dollars, for value received.

$75 $\frac{00}{100}$. Clarence Holmes.

NO. 185

Note, payable to bank.

Kansas City, Mo., May 18, 19—.

Sixty days after date, I promise to pay to the order of James Allen, at Fourth National Bank, One Hundred Dollars, for value received.

$100 $\frac{00}{100}$. Edward Powers.

NO. 186.

Note, negotiable.

Pittsburgh, Pa., July 19, 19—.

Two months after date, I promise to pay to Theodore Andrews, or bearer (or order), Three Hundred and Nineteen Dollars, for value received.

$319 $\frac{00}{100}$. Alfred J. Patterson.

NO. 187.

Note, non-negotiable.

New York, Jan. 3, 19—.

Thirty days after date, I promise to pay to Charles Walker, Fifty nine and $\frac{75}{100}$ Dollars, for value received.

$59 $\frac{75}{100}$. Wilbur Addison.

NO. 188.

Note, negotiable merchandise.

Scranton, Pa., Nov. 15, 19—.

Sixty days after date, I promise to pay to Jacob Weems, or order, for value received, Fifty Dollars in merchantable pork, at market price.

$50 $\frac{00}{100}$. Albert Read.

NO. 189.

Note, joint and several.

Baltimore, Md., Jan. 19, 19—.

Two months after date, we jointly and severally promise to pay to Harvey, Wall & Co., Five Hundred Dollars, for value received, with interest added.

$500 $\frac{00}{100}$.

Andrew Cochrane.
James Bolton.

NO. 190.

Note, with interest.

New York, March 27, 19—.

Three months after date, I promise to pay to the order of Frederick Thomas, for value received, Four Hundred and Thirty Dollars, with interest added.

$430 $\frac{00}{100}$. Luke Kennedy.

NO. 191.

Note, judgment.

$500 $\frac{00}{100}$.

For value received, I promise to pay to William Greene, or order, Five Hundred Dollars, ninety days from date, with interest, and I hereby nominate, constitute and appoint the said William Greene, or any attorney-at-law of this state, my true and lawful attorney, irrevocable, for me and in my name, to appear in any court of record in this State, at any time after the above promissory note becomes due, and to waive all process and service thereof, and to confess judgment in favor of the holder thereof, for the sum that may be due and owing thereon, with interests and costs, waiving all errors, etc.

Witness my hand and seal, at Pittsburgh, this third day of March, in the year one thousand nine hundred and ———.

Robert T. Kemp.

Signed, sealed and delivered in presence of

Lawrence Wright.
Samuel King.

NO. 192.

Note, stock.

New York, N. Y., May 18, 19—.

Sixty days after date, I promise to pay to Hunter & Co., or order, Six Hundred Dollars, value received, with interest at the rate of 6 per cent. per annum, having deposited with them as collateral security, with authority for them to sell the same, without notice to me, at public or private sale on the non-performance of this promise, two shares of the capital stock of the Chicago & Northwestern Railroad, at the par value of Three Hundred Dollars each share.

$600 $\frac{00}{100}$. Frederick H. Goodwin.

NO. 193.

Note drawn by another person, receipt for.

Buffalo, N. Y., Aug. 21, 19—.

Received of Conrad Sims, a note of Richard J. Warner, for Two Hundred and Fifty Dollars, which when paid, will be in full of all demands to date.

Jasper Wade.

NO. 194.

Note, receipt for.

Baltimore, Md., Jan. 3, 19—.

Received of Edgar E. Cooper his note at ninety days, for Seven Hundred Dollars, in full of account to 1st. inst.

Wallace Andrews.

NO. 195.

Receipt in full.

Portland, Me., Feb. 2, 19—.

Received of Clarence Stuart, Three Hundred Dollars, in full of all demands to date.

Henry Cranford.

NO. 196.

Receipt on account.

Received, Lancaster, Pa., July 10, 19—, of Walter Barron, Two Hundred and Fifty Dollars, on account.

Joseph Morgan.

NO. 197.

Release in full of all demands.

Know all Men by these Presents, that I, Thomas Carpenter, of the City of Chicago, County of Cook, State of Illinois, for and in consideration of the sum of Four Hundred and Fifty Dollars ($450) to me in hand paid by Robert Lloyd of the aforesaid city, county, and state, do release and forever discharge the said Robert Lloyd from all claims and indebtedness of whatever name or nature against him and held by me during any period of time from the beginning of the world to date.

Witness my hand and seal this 19th day of July, one thousand nine hundred and ———.

Thomas Carpenter.

NO. 198.

Order for goods.

Messrs. Tyler, Harman & Co:

Please deliver to bearer, Edward Thompson, such goods as he may select from your stock to the amount of Fifty Dollars, and charge same to my account.

Arthur Stevenson.

NO. 199.

Order for money.

Mr. Herbert James:

Please pay to Charles Conway, or order, Twenty Dollars on account.

John T. Wheeler.

NO. 200.

Account, assignment of.

Know all Men by these Presents, that I, Eugene Henry, of the City of Cumberland, County of Allegany, State of Maryland, in consideration of Five Hundred Dollars, lawful money of the United States, to me paid before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have sold, assigned, transferred and set over, and by these presents do sell, assign, transfer and set over unto Matthew Spear of the aforesaid city, county and state, his executors, administrators and assigns, to his and their own proper use and benefit, any and all sums of money now due or to become due upon the annexed account, or upon the merchandise therein mentioned.

And I do hereby give the said Matthew Spear, his executors, administrators and assigns, the full power and authority for his or their own use and benefit, but at his or their own cost, to ask, demand, collect, receive, compound, and give acquittance for the same or any part thereof, and in my name or otherwise to prosecute and withdraw any suits or proceedings at law or in equity therefor.

In witness whereof, I have hereunto set my hand and seal this second day of February, in the year one thousand nine hundred and ———.

Eugene Henry.

In presence of Charles J. Holmes.

NO. 201.

Documents, assignment indorsed on.

Know all Men by these Presents, that I, the within named Bernard Carver, in consideration of the sum of Three Hundred Dollars, to me paid by George Crowell, have assigned, transferred, and set over unto the said George Crowell and his assigns, all my interest to and in the within-written instrument, and every clause, article, or thing therein contained; and I do hereby constitute the said George Crowell, my attorney, in my name, but to his own use, and at his own risk and costs,

to take all legal measures which may be necessary for the full recovery and enjoyment of the assigned premises, with power of substitution.

In Witness Whereof, I have hereunto set my hand and seal the tenth day of December, in the year one thousand nine hundred and ———.

Bernard Carver.

In presence of Joseph Nelson.

NO. 202.

Bill of purchases.

Washington, D. C., Jan. 9, 19—.

Mr. Hubert Lacy, Dr.

Bought of Turner & Son.

10 lbs. Rice	$ .06	$ .60
3 lbs. Tea	1.00	3.00
5 bu. Potatoes	1.60	8.00
1 doz. cans Tomatoes	.10	1.20
		$12.80

Received payment,
Turner & Son,
per John Archer.

NO. 203.

Bill of sale, simple.

In consideration of the sum of Thirty Dollars to me paid by Horace Marshall, of New Haven, Conn., I do hereby sell and deliver into his possession, one mahogany arm chair.

Abel Booth.

NO. 204.

Bill of sale, usual legal form.

Know all Men by these Presents, that I, Howard Cooper, of the town of Lovett, County of Jennings, State of Indiana.

party of the first part, for and in consideration of the sum of Seven Hundred Dollars ($700), lawful money of the United States, to me in hand paid by Oliver Campbell, of the aforesaid town, county and state, party of the second part, the receipt whereof is hereby acknowledged, have sold and do by these presents convey unto the said party of the second part, his executors, administrators and assigns, the following personal property, to wit: two Alderny cows, two sorrel mares, two horses, one buggy, and one farm wagon, **to have and to hold** the same unto the party of the second part, his executors, administrators and assigns forever, and I hereby irrevocably bind myself, my heirs, executors and administrators to warrant and defend the sale of the aforesaid property against all claims of whatever name or nature.

In Witness Whereof, I have hereunto set my hand and seal on this 24th day of March, 19—.

NO. 205.

Bill of exchange, inland.

$150 $\frac{00}{100}$. Providence, R. I., April 6, 19—.

Fifteen days after sight, pay to the order of Victor Carman, One Hundred and Fifty Dollars, for value received, without further notice, and charge same to my account.

Kenneth Brown.

To Mr. Herman Roberts,
Hartford, Conn.

NO. 206.

Bill of exchange, foreign.

New York, N. Y., May 12, 19—.

Exchange for £500.

Sixty days after sight of this our First Exchange (**Second and Third unpaid**), pay to the order of Harold Marriott, Five Hundred Pounds Sterling, value received, and charge same, without further advice, to

Robert Harrison.

To Messrs. Redmond & Co.,
London, Eng.

NO. 207.

Due bill payable in goods.

Cleveland, Ohio, May 1, 19—.

Due Augustus Ramsay, on demand, Seventy-five Dollars in merchandise, from our stock of goods, at current retail prices.

$75 $\frac{00}{100}$. Watson & Knight.

NO. 208.

Due bill payable in money.

Richmond, Va., Oct. 17, 19—.

Due William Randolph, or order, on demand, Two Hundred and Twenty-five Dollars, value received.

$225 $\frac{00}{100}$. Thomas Bradburn.

NO. 209.

Bill of lading.

Denison & Garner,

Boston, Mass.

Nos. 22 & 23

5000 lbs. @ ¾c $37.50
Primage 2.00
$39.50

Shipped, in good order and condition by Roberts & Co., on board the ship called "Belle," whereof Nicholas Hall is Master, now lying in the Port of Charleston, S. C., and bound for Boston, Mass. To say:

Ten bales cotton, being marked and numbered as in the margin, and are to be delivered in the like good order and condition, at the aforesaid port of Boston, Mass. (the dangers of the seas, fire, and collision excepted), unto Messrs. Denison & Garner, or to their assigns, he or they paying freight for said merchandise as per margin with six per cent. primage and average accustomed.

In Witness Whereof, the Master or Agents of the said vessel hath affirmed to three Bills of Lading, all of this tenor and date, one of which being accomplished, the others to stand void.

Goods to be received at vessel's tackles, when ready for delivery. If not called for within fifteen days after arrival of said ship a sufficiency to be sold to pay freight and charges. Not accountable for breakage, leakage, rust, splits, stains, chipping, or for numbers on packages. Freight payable before delivery if required.

Dated in Charleston, S. C.,
the —— day of ————, 19—.

For the Master,
Emile Forbes.

Note.—Printed legal blanks, extensively used in business, and obtainable at stationery stores dealing in such forms, are reasonably safe to use when they conform to the statutory requirements of the state in which they are printed and issued; as it is presumable that they have been formulated by capable and accredited lawyers, but no form of any particular state should be used in any other state, unless it is of such a character, under common law, as to make its application general.

In the drawing and execution of important documents, such as wills, etc., it is safer to engage the services of a competent attorney.

NO. 210.

Mortgage, chattel, for mortgage, assignment and release.—General Form.

I, James K. Phillips, of (**here insert name of city, county and state**), being now indebted to George A. Payne, of (**here insert name of city and county and state**), in the sum of———— dollars, with interest from ————, in consideration thereof do hereby bargain and sell to the said George A. Payne, the following property (**here describe property**); provided, that if I, the said James K. Phillips, shall pay to the said George A. Payne the sum of ———— dollars, with interest thereon, on or before the —— day of ————, then these presents shall be void.

Witness my hand and seal this —— day of ————, 19—.

James K. Phillips. [**Seal**]

NO. 211.

Mortgage, chattel assignment of.

I hereby assign the within (**or above**) mortgage to (**the assignee**).

Witness my hand and seal this —— day of ————, 19—.

James K. Phillips. [**Seal**]

NO. 212.

Mortgage, chattel, release of.

I hereby release the within (**or above**) mortgage.

Witness my hand and seal this —— day of ————, 19—.

James K. Phillips. [**Seal**]

Note.—The following form of agreement, with appropriate modification as to specifications and covenants, may be made to apply generally in business intercourse.

NO. 213.

Agreement (or contract), general form of.

This agreement made this —— day of ————, in the year ——, by and between Vinton K. Brawner, hereinafter styled the owner, and Oliver S. Boyle, hereinafter styled the contractor, both of (**here insert name of city**) City, in the State of (**here insert name of state**), witnesseth:

That the said Oliver S. Boyle does hereby covenant, promise and agree with the said Vinton K. Brawner, that he, the said Oliver S. Boyle, shall and will, for the consideration hereinafter mentioned, on or before the first day of ——, 19—, well and sufficiently erect and finish a brick and stone building upon that certain lot at the northeast corner of (**here insert names of streets**) Streets, in said (**here insert name of city**) City, said building to have a frontage of forty feet on (**here insert name of street**) Street and seventy feet on (**here insert name of street**) Street, conformably to the drawings and specifications made by Wilbur T. Dawson, and signed by the parties and hereunto annexed, within the time aforesaid, in a good, workmanlike and substantial manner, for the sum of seventy-five thousand dollars ($75,000.00).

And the said Vinton K. Brawner does hereby covenant, promise and agree with and to the said Oliver S. Boyle that he, the said Vinton K. Brawner, shall and will, in consideration of the covenants and agreements being strictly performed and kept by the said Oliver S. Boyle, as specified, well and truly pay, or cause to be paid, unto the said Oliver S. Boyle, the said sum of seventy-five thousand dollars ($75,000.00) in the manner following: (**here insert at what stages of progress in construction payments are to be made, and the amount of each payment, if agreement is to pay in installments**).

Provided that in each of the said cases a certificate be obtained and signed by the said Wilbur T. Dawson, architect, that the work, upon the completion of which said payments are respectively to be made as aforesaid, has been done in a good, workmanlike and substantial manner, and in accordance and in compliance with this contract and said drawings and specifications, and that the work, whilst in progress or after completion shall have been performed and accomplished to the entire satisfaction of the owner, his fiats being therefore accepted irrevocably by the contractor, without any recourse in law.

And it is hereby further agreed that should the contractor, at any time during the progress of said work, refuse or neglect to supply a sufficiency of materials or workmen, the owner shall have the power to provide materials and workmen (**after three days notice in writing being given**) to finish the said works, and the expense will be deducted from the amount of the said contract price.

The owner shall not, in any manner, be answerable or accountable for any loss or damage that shall or may happen to the said works, or any part or parts damaged thereof respectively, or for any of the materials or other things used and employed in finishing and completing the same (**loss or damage by fire excepted**).

In witness thereof the said parties to these presents have hereunto set their hands and seals the day and year first above written.

Test: Henry A. Wills.

Vinton K. Brawner. [**Seal**]
Oliver S. Boyle. [**Seal**]

NO. 214.

Mechanics lien, letter to owner, claiming.

Mr. Vinton K. Brawner, Esq.
Dear Sir:

I hereby notify you that I intend to claim a lien, as provided by the Code of Public General Laws, relating to the liens of mechanics and others, against all those buildings (**here describe them**), of which said houses and lots you are the reputed owner, for the sum of ———— dollars ($————), whereof ———— dollars ($————) are designated as my claim against each of said houses and lots for lumber (**or other materials, describing them**) furnished by me, within sixty days last past, for the construction of said houses, to Oliver S. Boyle, the contractor for the building thereof, under an agreement made by me with the said Oliver S. Boyle as such contractor.

I append hereto a particular statement of my claim, setting forth in detail the amount claimed by me to be due, the kind of materials furnished, and the date when they were so furnished to the said Oliver S. Boyle, contractor as aforesaid, and the sum apportioned to each house.

Respectfully,
Philip Ellis, Claimant.

NO. 215.

Mechanics lien, releasing.

This release, made this —— day of ————, in the year nineteen hundred and ——, witnesseth:

That for the purpose of enabling Vinton K. Brawner to mortgage, sell or otherwise dispose of all that property situated and lying in the City of (**here insert name of city**), and particularly described as follows, viz.: Beginning for the same (**describe lot and improvements**), and for the further consideration of ———— dollars ($————), we, the undersigned, severally do waive and release all claims and liens which we now have or may hereafter acquire by virtue of the Code of Public General Laws of (**here insert the name of**

state), Article ——, entitled "Mechanics' Liens," and the several supplements, amendments and additions thereto, against the said property, and our right to file a lien or liens on said property for work done and materials furnished by us in, on or about the erection and construction of the buildings on the aforesaid property; it being understood, however, that we reserve our several rights, claims and demands in the premises as against the said Vinton K. Brawner personally.

As witness our hands and seals the day and year first above written.

For Bricks:
John T. Mann. [**Seal**]

Bricklaying:
Henry Brown. [**Seal**]

Plastering:
James Morris. [**Seal**]

Plumbing:
George T. Childs. [**Seal**]

NO. 216.

Bond, general form of.

Know all men by these presents, that we, Robert B. Dodge and Eugene Dent, both of (**here insert name of city**) City, in the State of (**here insert name of state**), are held and firmly bound unto Elmer D. Chase, also of said city, in the full and just sum of ———— dollars, to be paid to the said Elmer D. Chase, his personal representatives or assigns, to the payment whereof we hereby bind ourselves jointly and severally, our and each of our heirs, personal representatives and assigns.

Whereas (**here recite appointment of clerk, agent, or as the case may be**).

Now, therefore, the condition of this obligation is such that if the said Robert B. Dodge shall (**here recite condition**), then this obligation is to be void, otherwise it is to remain in full force and effect in law.

As witness our hands and seals this —— day of ————, in the year nineteen hundred and ——.

Test: John E. Ware.

Robert B. Dodge. [**Seal**]
Eugene Dent. [**Seal**]

Powers of attorney.

Note.—As the requirements by statutes of different states may vary concerning the recording of powers of attorney, the maker of such documents should inform himself of the facts and be governed accordingly.

NO. 217.

Power of attorney, ordinary form.

Know all Men by these Presents, that I, Edwin F. Webb, of the City of (**here insert name of city**), County of (**here insert name of county**), State of (**here insert name of state**), have made, constituted and appointed, and by these presents do make, constitute and appoint Vincent Hill, of the aforesaid city, county and state, a true and lawful attorney for me and in my name place and stead (**here insert the things Vincent Hill is authorized by this instrument to do, whether to lease, purchase, sell and convey real estate, settle claims, purchase or sell goods, transfer stocks make or accept drafts, notes, checks or other commercial paper or to be a general substitute**), giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or his substitute shall lawfully do or cause to be done by virtue thereof.

In Witness Whereof, I have hereunto set my hand and seal, this fifth day of May, in the year one thousand nine hundred and ——.

Edwin F. Webb.

Sealed and delivered in presence of
Frederick Sloane.

Note.—With appropriate modification, the following form may be used to relegate the power to act in the performance of any specified thing or things.

NO. 218.

General form—with larger powers.

Know all men by these presents, that I, Henry Mills, of the City of (**here insert name of city**), County of (**here insert**

name of county), State of (**here insert name of state**), do hereby constitute, nominate and appoint William Jackson, of the City of (**here insert name of city**) and State of (**here insert name of state**), to be my true, sufficient and lawful attorney, for me and in my name, place and stead to collect and receive from John Warren, of said City of (**here insert name of city**), any and all sums of money in which he may be indebted unto me, giving and hereby granting unto by said attorney full power and authority in and about the premises; and to use all due means and process in the law for the full, effectual and complete execution of the business aforedescribed; and in my name to make and execute due acquittance and discharge, and to appear for the premises and me, the constituent, and to represent said premises and me before any governor, judge, justice, officer and minister of the law whatsoever, in any Court or Courts of Judicature, and there on my behalf to prosecute, answer, defend and reply unto all actions, causes, matters and things whatsoever relating to the premises; also to submit any matter in dispute respecting the premises to arbitration or otherwise, with full power to make and substitute, for the purposes aforesaid, one or more attorneys under my said attorney, and the same again at pleasure to revoke; and generally to say, do, act, transact, determine, accomplish and finish all matters and things whatsoever relating to the premises as fully, amply and effectually as I, the said constituent, if present, could or might do personally (**although the matters should require more special authority than is herein comprised**), I, the said constituent, ratifying, allowing and holding firm and valid all and whatsoever my said attorney or his substitute shall lawfully do, or cause to be done, in and about the premises by virtue of these presents.

As witness my hand and seal this —— day of ————, in the year nineteen hundred and ——.

Test: Richard Howard. Henry Mills. [**Seal**]

NO. 219.

Stock, form to transfer shares of.

Know all Men by these Presents, that I, Henry Mills, of the City of (**here insert name of city**) and State of (**here in-**

sert name of state), for value received, have bargained, sold, assigned and transferred, and by these presents do bargain, sell, assign and transfer, unto William Jackson, of said (**here insert name of city**) City, 50 shares of the Pullman Palace Car Company's stock, standing in my name on the books of said company. And I hereby constitute and appoint the said William Jackson to be my true and lawful attorney, irrevocable, for me and in my name and stead, but to his use, to sell, assign, transfer and set over all or any part of the said stock, and for that purpose to make and execute all necessary acts of assignment and transfer, and one or more persons to substitute with like full power, hereby ratifying and confirming all that my said attorney or his substitutes shall lawfully do by virtue thereof.

As witness my hand and seal this —— day of ————, in the year nineteen hundred and ——.

Test: Richard Howard. Henry Mills. [**Seal**]

NO. 220.

Stock; form to vote with affidavit which may be required by state code.

I hereby authorize William Jackson of (**here insert name of city and state**), City, as my proxy, to vote all the shares of stock of the A. T. & S. F. Railroad standing in my name, at the capital stock of the A. T. & S. F. Railroad standing in my name, at the election for directors to be held on the —— day of ————, 19—, or at any time to which the election may be adjourned, and to vote the same on any questions arising at said meeting of stockholders.

As witness my hand and seal this —— day of ————, in the year one thousand nine hundred and ——.

Test: Richard Howard. Henry Mills. [**Seal**]

State of (**here insert name of state**), (**here insert name of county**) County, to wit:

I hereby certify that on this —— day of ————, in the year one thousand nine hundred and ——, before me, the subscriber, a Justice of the Peace of the State of (**here insert name of state**), in and for (**here insert name of county**) County

aforesaid, personally appeared Henry Mills and made oath in due form of law as follows: "I do solemnly swear that the stock which I now propose and offer to vote, in the approaching election for directors of the A. T. & S. F. Railroad Company, is my sole and bona fide property, and that my right and title to the same has been fairly created or acquired, and not with any intent to increase the number of votes which would otherwise be allowed to said stock, nor in any manner, directly or indirectly, to violate, avoid or evade the standard of voting as fixed either by the charter of said company or its by-laws, and the said stock to the best of my knowledge, belief and information, or any interest I have therein, is not now retained in my name on the books of said corporation, with any such intent, design or purpose, and that I do now design in all respects, and in good faith, to comply with the charter of said corporation, and its regulations upon the subject of voting stock."

Note.—A power of attorney to sell and convey real estate shall be deemed to be revoked, when the instrument containing the revocation is recorded in the office in which the deed should properly be recorded; if such is the requirement by statute of the identical state in which instrument is made; and if not, the maker of the instrument should inform himself as to what the statutory requirement may be in order to give to it legal validity and effect.

NO. 221.

Power of attorney, revocation of, General Form.

Know all Men by these Presents, that whereas I, Henry Mills of the City of (**here insert name of city**) and State of (**here insert name of state**), in and by my power of attorney, dated the —— day of ————, in the year nineteen hundred and ——, did make, constitute and appoint William Jackson, of said City, my lawful attorney for the purposes and with the powers therein set forth, as will fully appear by reference thereto, recorded among the Hand Records of said (**here insert name of city**) City, in Liber ——, No. ——, Folio ——, etc.

Now, therefore, I, the said Henry Mills, for certain good causes and considerations, have revoked, countermanded, annulled and made void, and by these presents do revoke, coun-

termand, annul and make void, the said power of attorney, and all power and authority thereby given, or intended to be given, to the said William Jackson.

As witness my hand and seal this —— day of ————, in the year nineteen hundred and ——.

Test: Richard Howard. Henry Mills. [**Seal**]

NO. 222.

Partnership, general form of agreement.

This agreement, made this —— day of ————, in the year nineteen hundred and ——, between John Anderson and Albert M. Hudson, all of the City of (**here insert name of city**) and State of (**here insert name of state**).

Whereas the said John Anderson and Albert M. Hudson have agreed to become partners in the saddlery hardware business in said City for the term and under the stipulations hereinafter mentioned.

Now, therefore, the agreement witnesseth that, in consideration of the premises, each of them, the said John Anderson and Albert M. Hudson, for himself and his personal representatives, does hereby covenant with the other and his personal representatives in manner following, that is to say:

(1) That they, the said John Anderson and Albert M. Hudson, shall be partners in the saddlery hardware business.

(2) That the said partnership shall commence on the —— day of ————, in the year nineteen hundred and ——, and shall continue for the term of two years thence next ensuing; provided that if either one of said partners shall be desirous to terminate and dissolve said partnership before the expiration of said term of two years, and shall give notice in writing of such his desire to the other said partner at least ninety days prior to the following first day of January or July of either of the two years of said partnership, then and in that case the said partnership shall cease on said first day of January or July next after the expiration of said notice, or at such future day or time as shall be named therein.

(3) That the firm name and style of said partnership

shall be Anderson and Hudson, and that said trade or business shall be carried on under said firm name, in such place of business in the City of (**here insert name of city**), or elsewhere, as the said partners shall, from time to time, mutually agree upon.

(4) That the capital of said partnership shall consist of the sum of fifty thousand dollars ($50,000), which shall be brought in by the said partners in equal sums of twenty-five thousand dollars each ($25,000); and the said sums so to be advanced by the said two partners shall be paid by them into the (**here insert name of the bank and city in which located**), to the credit of said partnership, on or before the said —— day of ———.

(5) That the said partners shall be entitled to share equally in the profits of said business, and that all losses happening in the course of the said business shall be borne equally by them.

(6) That during the first year of said partnership each one of said partners shall be at liberty to draw from time to time out of the said business, for his own use, any sum or sums not exceeding in the aggregate, four thousand dollars ($4,000), for the said year. And neither of said partners shall draw out of said business, for his own use, any further sum or sums during the said first year of said partnership, or thereafter, until further agreements shall be made by said partners with reference thereto.

(7) That proper books of account shall be kept by said partners and that true entries shall be made by each of them therein of all things relating to the business of said partnership, and that such books, together with all bonds, bills, specialties, insurances, notes, letters and other writings, which belong to or concern said partnership, shall be kept in the place of business of said partnership and each of said partners shall have free and equal access to the same, without the interruption of the other.

(8) That neither of said partners, without the consent in writing of the other shall use any of the moneys, goods or effects belonging to said partnership, or engage the credit thereof in any maner whatsoever except on the account or for the benefit of said partnership; nor shall either of said partners during the continuance of said partnership engage, directly

or indirectly, in any other business upon his own individual account.

(9) That neither of said partners shall transact any business, or enter into any contract or agreement with, or give credit to any person or persons; or lend or advance any sum or sums of money out of said partnership funds, without the consent of the other; nor shall either partner, without the consent of the other, do any of the following things: compound, release or discharge any debt which shall be due or owing to said partnership without receiving the full amount thereof; or sign any insolvency petition, power of attorney or other instrument whereby any debt of security shall be in anywise discharged, vacated or diminished; or draw or accept any bill of exchange, or promissory note, or contract any debt on account of the said partnership, except in the usual and regular course of business of the partnership, and for the benefit thereof; or become bail or surety for any person or persons; or assign over his share or interest in said partnership, or withdraw his share of the capital therein; or knowingly commit or permit any act, matter or thing whatsoever by which, or by means of which, the said partnership moneys or effects shall be seized, attached, extended or taken in execution.

As witness our hands and seals the day and year first above written.

John Anderson.
Albert M. Hudson.

Signed, sealed, and delivered in presence of
Joseph Dix.

NO. 223.

Wills, form of, real and personal estate.

I, Edward Boone Clarke, of the City of (**here insert name of city**) and State of (**here insert name of state**), do make this my last will and testament, in manner following, that is to say:

After the payment of all my just debts and funeral expenses, I give, devise and bequeath my estate as follows:

(1) I give and bequeath to my cousin, Herbert James Clarke, my furniture and my gold watch and chain.

(2) I give and bequeath to my namesake Edward Boone Harris, my seal ring and silver water pitcher.

(3) I give and bequeath to my niece, Irma Helen Davis, the sum of one thousand dollars ($1000).

(4) I give and bequeath to my nephew, Arthur Clarke Davis, my dwelling house in the City of (**here insert name of city**) known as No. —— (**here insert name of street**), having a front of about twenty-five feet on (**here insert name of street**) with a depth of about one hundred and fifty feet, being the same lot conveyed to me by Harvey J. Mason, by deed dated the —— day of ————; 19—, and recorded among the land records of said City in Liber G. R. No.——, folio ——, etc.

(5) All the rest and residue of my estate, real and personal, of every kind and wheresoever situated, I give, devise and bequeath to my brother William Jordan Clarke, now living in the City of (**here insert name of city**), in the State of (**here insert name of state**), his heirs, personal representatives and assigns.

(6) I constitute and appoint my friend Andrew Norman Prentice, to be the executor of this my last will and testament, hereby revoking all other wills and codicils by me heretofore made.

In testimony whereof I have hereunto subscribed my name and affixed my seal this —— day of ————, in the year nineteen hundred and ——.

Edward Boone Clarke. [**Seal**]

Attestation Clause.

Signed, sealed, published and declared by the above testator as and for his last will and testament in the presence of us, who, at his request, in his presence, and the presence of each other, have hereunto subscribed our names as witnesses.

John Gray Stuart.
Donald Edwin Petersen.
Oscar James Shirley.

Note.—The two following forms of emergency wills presuppose impending death, great physical incapacity, and time limited to a few hours or minutes. In making either one of these two forms, the testator, if ignorant of the number of witnesses required to validate the instrument under the statute of the state in which it is made, should obtain the signatures, as witnesses, of all persons available, within a palpably reasonable number.

NO. 224.

Will, emergency, form 1.

Knowing that I am dying, it is my last will and testament that my wife, Martha Jackson, shall be my successor in the sole and undisputed ownership of all of my possessions in property, real and personal, or in whatever form they may exist, and of whatever name or nature, to have and to hold as her own, without restraint, during her lifetime, and to dispose of by will or otherwise as she sees fit.

Witnesses: **(Signature) [Seal]**

NO. 225.

Will, emergency, form 2.

I am dying, all of my possessions of whatever name or nature, I will to my wife.

Witnesses: **(Signature) [Seal]**

MISCELLANEOUS INFORMATION.

NO. 226.

ABBREVIATIONS IN COMMON USE.

Mercantile.

@ .....At.
a/c, acct. .....Account.
Agt. .....Agent.
A. M. .....Before noon (Ante Meridian).
Amt. .....Amount.

A/s. .....Account Sales.
Bal. .....Balance.
Bbl., bls. .....Barrel, barrels.
B/L. .....Bill of Lading.
Bu., bush. .....Bushel,
Cash. .....Cashier.
C. i. f. .....Cost, insurance, freight.
Cld. .....Cleared.
c/o. .....Care of.
Co. .....Company.
C. O. D. .....Collect on delivery.
Cr. .....Credit, creditor.
¢. .....Cent, cents.
Cts. .....Cents.
Cwt. .....Hundredweight.
D. .....Day.
D/d. .....Days date.
Dept. .....Department.
Dft. .....Draft.
Disc. .....Discount.
Div. .....Dividend, Division.
Do. .....Ditto (the same).
$, dol., dols. .....Dollar, dollars.
Doz. .....Dozen.
Dr. .....Debtor, debit.
D/s. .....Days sight.
Ea. .....Each.
E. E. .....Errors excepted.
E. g., ex. g. .....For example.
E. & O. E. .....Errors and omissions excepted.
Etc. .....And others.
Fahr. (thermom.) .....Fahrenheit.
F. G. A. .....Free of general average.
F. O. B. .....Free on board.
F. P. A. .....Free of particular average.
Hhd. .....Hogshead.
Hund. .....Hundred.
I. e. .....That is.
Inst. .....Present month.
Int. .....Interest.

In. trans. .....In transitu (in the passage).
Inv. .....Invoice.
Jr. .....Junior.
£ .....Pound sterling.
Lb., lbs. .....Pound, pounds (weight).
L. S. .....Place for a seal.
M. .....Noon.
M/d. .....Months date.
Mdse. .....Merchandise.
Mfg. .....Manufacturing.
Mos. .....Months.
M/s. .....Months sight.
Natl. or Nat'l .....National, Natural.
N. B. .....Note well (nota bene).
No., Nos. .....Number, Numbers.
% .....Per centum.
P., p., ...By the.
Payt. .....Payment.
Per. .....By.
Pd. .....Paid.
Pkge. .....Package.
Pk., pks. .....Peck, pecks.
P. M. .....Afternoon (Post Meridian).
P. O. .....Post office.
Pro tem. .....Pro tempore (for the time).
Prox. .....Next month.
Pt., pts. .....Pint, pints.
Pwt., dwt. .....Pennyweight.
Qt., qts. .....Quart, quarts.
Rec'd. .....Received.
R. R. .....Railroad.
Schr. .....Schooner.
Servt. .....Servant.
/ .....Shilling or shillings as 1/6=1s. 6d.
Sr. .....Senior.
Ulto. .....Last month.
Viz. .....Namely (videlicet).
Whf. .....Wharf.
Wt. .....Weight.
Yds. .....Yards.

A 1 The designation of a first-class vessel, in Lloyd's Register of British and Foreign Shipping; the letter denoting that the hull is well built and sea-worthy, and the figure the efficient state of her rigging, anchors, cables, &c.
XX Ale of double strength.
XXX Ale of triple strength.

NO. 227.

Legal and political.

Admr. .....Administrator.
Adv. .....Advocate.
Ald. .....Alderman.
Atty. .....Attorney.
C. C. .....County Commissioner (or Clk)
C. C. ..... County Court.
C. C. P. .....Court of Common Pleas.
Clk. .....Clerk.
Com. .....Commissioner, Committee.
Cong. .....Congress.
Const. ....Constable.
C. P. .....Common Pleas.
C. S. .....Court of Sessions.
Deft., dft. .....Defendant.
Dem. .....Democrat.
Dep. .....Deputy.
Dist. Atty. .....District Attorney.
J. P. .....Justice of the Peace.
M. C. .....Member of Congress.
Non pros. (non prosequitur)...He does not prosecute.
N. P. .....Notary Public.
Rep. .....Republic, republican.
Sol. .....Solicitor.
Supt. .....Superintendent.

NO. 228.

States, territories, and United States possessions.

Alabama .....Ala.
Alaska .....Alas.

Arizona	Ariz.
Arkansas	Ark.
California	Cal.
Colorado	Colo.
Connecticut	Conn.
Delaware	Del.
District of Columbia	D. C.
Florida	Fla.
Georgia	Ga.
Hawaiian Islands	None.
Idaho	Ido.
Illinois	Ill.
Indiana	Ind.
Iowa	Ia.
Kansas	Kans.
Kentucky	Ky.
Louisiana	La.
Maine	Me.
Maryland	Md.
Massachusetts	Mass.
Michigan	Mich.
Minnesota	Minn.
Mississippi	Miss.
Missouri	Mo.
Montana	Mont.
Nebraska	Neb.
Nevada	Nev.
New Hampshire	N. H.
New Jersey	N. J.
New Mexico	N. Mex.
New York	N. Y.
North Carolina	N. C.
North Dakota	N. Dak.
Ohio	
Oklahoma	Okl.
Oregon	Ore.
Pennsylvania	Pa.
Philippine Islands	Phil. Isls.
Porto Rico	P. R.
Rhode Island	R. I.

South Carolina ..... S. C.
South Dakota ..... S. Dak.
Tennessee ..... Tenn.
Texas ..... Tex.
Utah ..... Ut.
Vermont ..... Vt.
Virginia ..... Va.
Washington ..... Wash.
West Virginia ..... W. Va.
Wisconsin ..... Wis.
Wyoming ..... Wyo.

NO. 229.

Foreign countries.

British America ..... B. A.
Britain, British ..... Brit.
Canada ..... Can.
Canada East ..... C. E.
Canada West ..... C. W.
England, English ..... Eng.
France, French ..... Fr.
Germany, German ..... Ger.
Great Britain ..... G. B.
Ireland ..... Ire.
Italy, Italian ..... It., Ital.
Jamaica ..... Jam.
Japan ..... Jap.
Mexico ..... Mex.
New Brunswick ..... N. B.
New Foundland ..... N. F.
Prince Edward's Island ..... P. E. I.
Prussia, Prussian ..... Prus.
Russia, Russian ..... Russ.
Scotland ..... Scot.
South America ..... S. A.
Sandwich Islands ..... S. Isl.
Spain ..... Sp.
West Indies ..... W. I., W. Ind.

NO. 230.

Days and months.

Sunday	Sun.
Monday	Mon.
Tuesday	Tues.
Wednesday	Wed.
Thursday	Thurs.
Friday	Frid.
Saturday	Sat.
Christmas	Xmas.
January	Jan.
February	Feb.
March	
April	
May	Should not be abbreviated.
June	
July	
August	Aug.
September	Sept.
October	Oct.
November	Nov.
December	Dec.

NO. 231.

Vocabulary of mercantile terms and phrases.

Abandonment.—In marine insurance, relinquishing property to the underwriter by the insured party, and claiming indemnity in full settlement, as for total loss.

Acceptance.—A bill of exchange or draft, which the drawee binds himself to pay when due, by writing on face of instrument the words "accepted, (**date**)," and signing underneath.

Accommodation Paper.—A promissory note, draft, or bill of exchange, termed **fictitious paper**, given by one person to another, without consideration, to raise money or obtain credit. This is called **kiting.**

Account Current.—An open or running account bearing interest, between two or more persons.

Account Sales.—A statement of daily transactions on a board of trade or like institution between two parties or firms. An account rendered of goods received and sold, showing net results after payment of all charges, such as freight, cartage, commissions, storing, insurance etc.

Ad Valorem Duty.—A duty based solely upon the actual value of goods.

Administrator.—A person legally vested with the right to administer the estate of one dying without a will.

Advances.—Payments made in advance of sales by merchants, on account of goods consigned to them.

Advice.—Notification from one person to another of a draft or bill drawn in which both are interested.

Advices.—General commercial information conveyed by letter, concerning reports, etc.

Affidavit.—A statement in writing sworn to before an authorized magistrate or official.

Agent.—General and special. General, where their authority extends to all branches of the business of the person or firm for whom they are acting, or to all business relating to some particular line. Special, when their authority is expressly limited to the accomplishment of some particular purpose.

Agreement.—A written or verbal contract or understanding between two parties, binding them, for a consideration, to the performance or omission of certain specified things. A written agreement expires in one year unless otherwise expressly stated in the document. A verbal agreement is binding only when made before witnesses.

Arbitration.—The hearing and adjustment of a cause by one or more persons chosen by the parties in controversy, or by arbitrators appointed by a court.

Arbitration of Exchanges.—Adjusting the ratio of currencies between three or more countries for the purpose of establishing a profitable buying or selling rate on bills of exchange. Called **simple arbitration** when only three places are concerned, and **compound arbitration** when there are more than three.

Assets.—The entire resources of a person, corporation, association, or estate, in cash, property, etc., applicable or subject to the payments of debts incurred.

Assignee.—A person to whom property or the management of business affairs have been transferred by an insolvent individual or firm.

Assignment.—The transfer of property, real or personal, or any interest in the same, by one person to another or others, for the benefit of creditors.

Attorney.—A person legally authorized by another to transact some specified business for him.

Attorney, power of, general and special.—Authority given in writing by one person to another, empowering the one to whom it is given to transact business for him. A **general power** authorizes the holder to execute any act for his principal which he might do for himself. A **special power** limits his authority to the performance of some special act.

Award.—The paper containing the decision of arbitrators in settling contentions.

Banker.—A person who accepts sums of money on deposit at interest, negotiates bills of exchange, makes loans, etc.

Banks.—Institutions which trade in money. **National** banks are organized under United States National Banking Law, and are under the supervision of the controller of the currency. **State** banks are organized under state laws and are under state supervision. National banks are usually stock companies, and receive money on deposit, collect bills of exchange, drafts, notes, issue bank bills, discount commercial paper, etc.

Barratry.—Cheating or fraud by the master or crew of a ship, whereby the owners or insurers of the ship or cargo, are injured or defrauded. This act, though illegal, is not barratry in the eyes of the law if the captain is part owner of the ship.

Bears and Bulls.—A bear, on the stock exchange, is a trader who tries to force the prices down, and sells stock short expecting to buy it back again at a lower figure. A bull tries to force the prices up in order that he may sell stocks at a higher figure than he paid for them.

Bill of Exchange.—An order drawn by one person on another directing him to pay a sum of money to a third person,

at a specified time, the amount to be charged to the drawer. This facilitates the settlement of debts or accounts between parties at a distance from each other, and obviates the necessity of transmitting money or bullion. There are **foreign** and **inland** bills of exchange, the latter usually called a **draft.**

Bill of Lading.—A written receipt given by a shipping company to the consignor, for goods accepted for transportation. One copy of the receipt is kept by the company, one by the consignor, and another sent to the consignee.

Bill of Purchases.—A bill of goods sold, with statement giving price of each article.

Bill of Sale.—A document for the conveyance or transfer of goods or chattels from the seller to the buyer. It is often given to a creditor in security for money borrowed, and if, at the time appointed, the obligation is not discharged, the receiver is empowered to sell the goods.

Bill Payable.—A promissory note, bill of exchange, or any commercial paper given by an individual or firm to some person or persons for value received.

Bill Receivable.—A promissory note, bill of exchange, or other commercial paper received from an individual or firm for value given.

Bond.—A writing under seal by which a person, termed the **obligor,** binds himself, his heirs, administrators, and executors to pay a certain sum of money to another person, termed the **obligee,** on or before a future day appointed.

Bonded Goods.—Goods stored in a bonded warehouse, by permission of the Custom House authorities until the duties are paid.

Bonded Warehouse.—A government building in which goods are stored until the duties are paid, usually in the joint custody of the customs officers and the importer, or his agent.

Broker.—A person who buys and sells for others, in the open market, on a commission basis.

Brokerage.—A broker's fee or commission.

Bull.—See **Bears.**

Bullion.—Uncoined gold or silver in bars, ingots, etc.

Call Loan.—Money loaned with the agreement that it will be repaid upon the call or demand of the lender.

Check.—A written order for money, drawn on a bank or banker, payable on demand to the person named on the face of check, or his order, or to bearer. A check is certified by the cashier or paying teller of a bank writing "certified" with his signature and date across the face of it. It is then readily negotiable and practically as good as a bank bill.

Clearance Papers.—A certificate permitting a ship or vessel to leave port.

Collaterals.—Securities deposited by a borrower to secure a loan, or to insure the fulfillment of a contract. In Wall Street, stocks and bonds are given to the lending bank, broker, or other party on call loans, to the value of 20 per cent. in excess of loan.

Commission Merchant.—A person who is paid at a certain rate per cent. for his services as an agent, for buying and selling goods, etc., for others.

Common Carriers.—A person, or a corporation, such as railroads, steamship and express companies, etc., who, for hire, transport persons, goods, or articles from one place to another.

Compromise.—The adjustment of claims or differences, by mutual concessions, to the satisfaction of all parties concerned.

Consignee.—A person to whom goods are shipped. A merchant or agent to whom goods are shipped to be sold on commission.

Corner.—Monopoly of stocks on the stock market, by which operators prevent other operators or traders from obtaining the stocks required to make their deliveries according to contract. Monopoly in other markets, of products or commodities, in order to regulate the supply at will.

Coupons.—Certificates of interest, printed at the bottom of transferrable bonds, as railroad, state, etc., for a term of years, to be cut off and presented for payment, from time to time, as the interest matures. There is one certificate for each payment of interest to be made.

Credits.—Documents, given by bankers, by which merchants can draw upon them for a specified sum of money for business purposes. Transfer of property or goods in expectation of future payment.

Customs.—Duties imposed by governments on goods exported or imported.

Debenture.—A Custom House certificate which entitles a shipper to a certain amount of money or bounty from the government, on specified exported goods, on which the duties have been paid.

Debt.—A sum of money which one person owes to another.

Decrease.—Allowance made by the Custom House to importers, to indemnify them for decrease in bulk of liquors kept in bond, whether from leakage or other causes.

Demurrage.—The allowance or payment per diem made to the owner or master of a ship, for detention in port beyond the usual time allowed for unloading, loading and sailing.

Discount.—A charge of a rate per cent, calculated the same as interest, but deducted from the principal, made on the number of days commercial paper has to run. A deduction of a specified rate per cent. from the credit price of goods sold, because of prompt or cash payment.

Dishonored.—A draft, note, or bill of exchange is **dishonored** when the acceptor refuses to accept it, or the drawee declines to pay it.

Dividend.—That proportion of the profits of a joint stock company to which each shareholder is entitled.

Draft.—An inland bill of exchange.

Drawback.—A return of duties to an importer on goods, imported and then exported by him, or an amount of excise paid back on exported goods of home manufacture.

Drawee.—The person upon whom a bill is drawn.

Drawer.—The person who draws a bill.

Dunnage.—Mats, loose wood, etc., placed in the bottom of the hold of a vessel, and upon which the cargo rests to prevent damage by water, or packed between the cargo to prevent injury, by shifting, in transportation.

Embargo.—An edict prohibiting the entry or departure of ships or goods.

Endorsement.—See **Indorsement.**

Escrow.—A deed or document to be held by a third person until some condition is fulfilled by the grantee, after which it takes effect and is delivered to the grantee.

Excise.—A tax, called internal revenue, on goods sold or consumed in the country in which they are manufactured. A license for the following or pursuit of trades, occupations, or certain sports.

Execution.—The writ or official order by which an officer is empowered to seize a person's goods or effects, in satisfaction of a judgment.

Firm.—A partnership of two or more persons for the purpose of conducting a business.

Free Port.—A port where goods may be imported or exported free of customs duties. A port where ships of all nations may trade.

Freight.—Charges made to individuals or firms for the transportation of goods by land or water.

Grace, Days of.—The time allowed by law, for the payment of a note after date of maturity. The time allowed for the payment of bills after the date upon which they fall due.

Guaranty.—A pledge or security given by a person termed the **guarantor,** who thereby becomes liable for the payment of a debt or the performance of some act by another person, should said other person fail to pay the debt or perform the act agreed upon.

Hypothecate.—To pledge to a creditor, in security, without transfer of title or delivery of possession, for some debt. To concede to a creditor, in case of default, the right to sell or have sold, anything he may hold as security for a loan, the debt to be discharged from the proceeds of sale.

Indorsement.—The holder's signature on the back of a check, draft, note, or bill of exchange, by which he transfers the paper to another person and makes himself liable to pay the paper in default of payment by the drawer.

Insolvent.—A person unable to pay his debts.

Insurance.—A contract, called a **policy,** in which one party agrees, for a consideration called a **premium,** to indemnify another party for financial loss caused by fire, or marine, or other disasters, by the payment of a stipulated sum of money; or to his heirs, in life insurance, in case of his death.

Interest.—Money paid by the borrower at a specified rate per annum for the use of money borrowed.

Invalid Note.—A note for which the maker has received no consideration, or a note obtained by fraud.

Invoice.—An itemized account of merchandise shipped to consignee, having quantities, prices, and charges annexed.

Jettison.—The casting overboard of parts of cargo, cutting away of masts, rigging, etc., in order to lighten or ease a ship in danger of shipwreck by heavy seas.

Judgment Note.—A promissory note which embodies a confession of judgment. Illegal in some parts of the United States.

Kiting.—See **Accommodation Paper.**

Letter of Credit.—A non-negotiable and non-transferable order, given by bankers or others at one place, by which a person may obtain money from their agents, at another place.

Lighterage.—Cost of lighter hire.

Liquidation.—The winding up and settlement of the business affairs of an individual or firm, and the paying of debts by the conversion of assets into cash.

Log.—The daily record of a ship's voyage.

Long.—An operator on the stock market is said to be **long** when he is carrying stock.

Manifest.—An invoice of the cargo of a ship to be exhibited at the Custom House.

Margin.—Collateral security or a percentage on the par value of stock, deposited with a broker to protect him from losses when dealing in stocks for another.

Notary.—A person having legal authority to administer oaths, attest various kinds of documents, and protest bills, notes, etc. Usually called **Notary Public.**

Par.—Stocks, bonds, etc., are said to be **at par** when sold for the amount specified in the bond or share of stock, etc., which is called their face value. When sold at a premium they are said to be **above par,** and when sold at less than face value, they are **below par.**

Par of Exchange.—The intrinsic value of the money of one country calculated with that of another, using the same metal as the standard of value.

Policies.—Insurance contracts.

Pool or Ring.—A combination of stock operators or other

persons, formed for the purpose of controlling the prices of stocks, produce, merchandise, etc.

Primage.—A contribution paid to the captain of a vessel by the consignee or shipper, for unloading the freight. Sometimes called **hat money.**

Promissory Note.—A promise made in writing by one person to pay a certain sum of money to another person, at a specified time.

Protest Notarial.—Legal evidence that a bill of acceptance or payment has been duly presented.

Put and Call.—(See Letter No. **132.**)

Quarantine.—The detention of a ship at the **quarantine ground** before allowing communication with the shore, when contagious or malignant disease aboard is suspected.

Quotations.—The current or market price of stocks, bonds, freight rates, or any commodities, published in newspapers or on quotation lists; also communicated by one business house to another.

Quoted on Board.—Free on Board.—A statement of the entire cost of goods including all shipping charges—the price **free on board.**

Receipt.—An acknowledgment in writing of payment received.

Register.—A document issued by the Custom House, certifying to the place where a ship was built, its name, tonnage, etc.

Release.—To relinquish a debt; to renounce a claim or right.

Returns.—The profit or value in money of consignments, cargo, etc., sent by consignee to consignor in exchange for goods received. The amount of a trader's sales in a certain length of time.

Salvage.—Goods saved from destruction in a fire or wreck.

Short.—An operator on the stock market is said to be **short** when he sells stock not in his possession, with the expectation of buying it, at a lower rate, for delivery at a given date.

Silent Partnership.—One or more partners in a firm who take no active interest in the management of the business of

the firm, but who contribute a certain amount of capital, and whose liabilities are limited to that amount.

Stoppage in Transitu.—The right of a merchant to stop and take possession of goods which he has sold, while in transit to the consignee and before they are delivered to him, on hearing that the consignee is insolvent.

Underwriters.—Those persons who write insurance and assume insurance risks.

Usance.—The time allowed, by usage or custom, for the payment of bills of exchange.

Usury.—Illegal interest on money borrowed. An interest charged beyond the rate established by law.

Voucher.—A document or account-book which confirms and establishes a fact, or verifies an account.

Wash.—A trade made in the open market between parties, with the tacit understanding that it is not binding, for the purpose of forcing prices up. Sometimes called **wash trade.**

NO. 232.

A quick way to figure interest (used in Wall Street).

All calculations of interest are made upon the basis of 360 days to the year.

First find the interest on any given sum for 6 days at 6%.

This is done by pointing off the first three numerals from right to left, not taking into account the cents.

To find the interest on $6,557.85, point off three figures, thus: $6,557=$6.56.

8 days @ 6%=$6.56+1/3=$ 8.74.
8 days @ 8%=($6.56+1/3)+1/3=$11.67.
6 days @ 3%=$6.56—½=$ 3.28.
4 days @ 3%=($6.56—½)—1/3=$2.26.
6 days @ 5%=$6.56—1/6=$5.47.
5 days @ 6%=$6.56—1/6=$5.47.

And proceed in like manner for all sums.

NO. 233.

Signs used in proofreading.

ꝺ, *or* ℱ	(*dele*) Delete, take out, or expunge
↻	Turn a reversed letter.
#	A space, or more space between words, letters, or lines.
⌣	Less space, or no space, between words or letters.
⌊, *or* ⌋	Carry a word further to the left or to the right.
□	Indent.
⌐	Elevate a letter, word, or character that is sunk below the proper level.
⌙	Sink or depress a letter, word, or character raised above the proper level.
⌈	shows that a portion of a paragraph projects laterally beyond the rest.
⍊	directs attention to a quadrat or space which improperly appears.
×, *or* +	directs attention to a broken or imperfect type.
[	Bring a word or words to the beginning of a line; also, make a new paragraph.
¶	Make a new paragraph.
—	Change from Italic to Roman, or from Roman to Italic, as the case may be.
≡	Put in small capitals.
≋	Put in capitals.

☞ The other marks are self-explanatory; but the following *abbreviations*, used in correcting proof-sheets, require explanation: —

wf.	Wrong font; — used when a character is of a wrong size or style.
tr	Transpose.
l. c.	Lower-case; *i. e.*, put in small or common letters a word or a letter that has been printed in capitals or small capitals.
s. caps., or *sm. c.*	Put in small capitals.
Qu., *Qy.*, or ?	Query.
out, s. c.	Words are wanting, see copy.

Corrected proof-sheet, specimen of.

THE CROWNING OF PETRARCH.

Caps.

caps. Nothing can be conceived more affecting or noble than that ceremony. The
superb palaces and ~~and~~ porticos by which had rolled the ivory chariots of Marius
and Caesar had long moldered into dust. The laureled fasces, the golden eagles,
the shouting Legions, the captives, and the pictured cities were indeed want-
ing to his victorious procession. The sceptre had passed away from Rome.
But she still retained the mightier influence of an (empire / intellectual,) and was
now to confer the ~~prouder~~ reward of an intellectual triumph. To the man who
had extended the dominion of her ancient language — who had erected the
trophies of philosophy and imagination in the haunts of ignorance and
ferocity, whose ~~captives~~ were the hearts of admiring nations enchained by the
influence of his song — whose spoils were the *treasures* of ancient genius — the
Eternal City offered the glorious and just tribute of her gratitude.

¶ Amid the ruined monuments of ancient, and the infant erections of modern
art, he who had restored the broken link between the two ages of human civiliza-
tion was crowned with the wreath which he had deserved from the moderns who
owed to him their refinement, — from the ancients who owed to him their fame
Never was a coronation so august witnessed by westminster or Rheims.

MACAULAY.

Rom. Dy. l. c. [tr. lead. ? × now to confer the ~~prouder~~ reward of an intellectual triumph. To the man who slot a/ had extended the dominion of her ancient language — who had erected the space/letter trophies of philosophy and imagination in the haunts of ignorance and ! ferocity, whose ~~captives~~ were the hearts of admiring nations enchained by the ⌣ ,/ influence of his song — whose spoils were the *treasures* of ancient genius — the Rom. Eternal City offered the glorious and just tribute of her gratitude. tr. wf. ¶ Amid the ruined monuments of ancient, and the infant erections of modern o/ art, he who had restored the broken link between the two ages of human civiliza- # tion was crowned with the wreath which he had deserved from the moderns who < lead owed to him their refinement, — from the ancients who owed to him their fame tr. ⊙ Never was a coronation so august witnessed by westminster or Rheims. Cap. ! = MACAULAY. Ital. ?

rescued from obscurity and decay

Table of Foreign Money.

COUNTRY.	MONETARY UNIT.	Value in U. S. MONEY.	Fractional parts of the UNIT.	STANDARD COIN.	STANDARD.
		$ cts. m.			
Argentine Confederation	Peso	1.00.0	8 Reals	Peso	Gold.
Austria	Florin	39.8	100 Kreutzers		Silver.
Belgium	Franc	19.3	100 Centimes	5, 10 and 20 francs	Gold and Silver.
Bolivia	Boliviano	80.6	10 Reals	Boliviano	Silver.
Brazil	Millreis	54.6	1000 Reis		Gold.
British Possessions in N. A	Dollar	1.00.0	100 Cents	None	Gold.
Central America	Peso	83.6	100 Centavos	Peso	Silver.
Chili	Peso	91.2	100 Centavos	Condor, doubloon and escudo	Gold.
Denmark	Crown	26.8	100 Oré	10 and 20 crowns	Gold.
Ecuador	Peso	80.6	100 Centavos	Peso	Silver.
Egypt	Pound	4.97.4	100 Piastres	5, 10, 25 and 50 piastres	Gold.
France	Franc	19.3	100 Centimes	5, 10 and 20 francs	Gold and Silver.
German Empire	Marc	23.8	100 Centimes	5, 10 and 20 marcs	Gold.
Great Britain	Pound Sterling	4.86.6½	20 Shillings	Half-sovereign and sovereign	Gold.
Greece	Drachma	19.3	100 Centimes	5, 10, 20, 50 and 100 drachmas	Gold and Silver.
Holland	Florin	40.2	100 Cents	1 and 2½ gulden or florin	Gold and Silver.
India	Rupee	38.3	16 Annas		Silver.
Italy	Lira	19.3	100 Centimes	5, 10, 20, 50 and 100 lire	Gold and Silver.
Japan	Yen	99.7	100 Sen	1, 2, 5, 10 and 20 yen	Gold and Silver.
Liberia	Dollar	1.00.0	100 Cents	Dollar	Gold.
Mexico	Dollar or Peso	87.5	100 Centavos	Peso, 5, 10, 25 and 50 centavo	Silver.
Norway	Crown	26.8	100 Oré	10 and 20 crowns	Gold.
Peru	Sol	80.6	100 Centavos	Sol	Silver.
Portugal	Millreis	1.08.0	1000 Reis	2, 5, and 10 millreis	Gold.
Russia	Rouble	64.5	100 Copecks	Quarter-rouble, half-rouble, and rouble	Silver.
Sandwich Islands	Dollar	1.00.0	100 Cents	Dollar	Gold.
Spain	Peseta	19.3	100 Centimes	5, 10, 20, 50 and 100 pesetas	Gold and Silver.
Sweden	Crown	26.8	100 Oré	10 and 20 crowns	Gold.
Switzerland	Franc	19.3	100 Centimes	5, 10 and 20 francs	Gold and Silver.
Tripoli	Mahbub	72.7	20 Piastres		Silver.
Turkey	Piastre	4.4	100 Aspers	25, 50, 100, 250 and 500 piastres	Gold.
U. S. of Colombia	Peso	80.6	100 Centavos	Peso	Silver.

OBSERVE.—That the values declared in the above table are merely the intrinsic equivalents in weight and fineness of the Foreign Coins as compared with those of the U. S., and take no account of the rates of exchange which are constantly fluctuating. Also, that the intrinsic value of the coin of those countries where silver is the standard constantly fluctuates with the market price of that metal.

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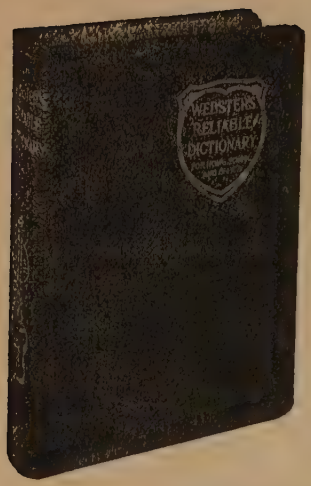

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